

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



Report No: **100**

Reporting Date: **20/8/2018**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/7/2018</b>	<b>31/7/2018</b>

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

## I Programme Details

Series	Issue Date	ISIN	Balance (in Euro)	Rating Moody's	Interest Rate	Final Maturity	Extended Final Maturity
<b>5</b>	<b>2-Nov-17</b>	<b>XS1709545641</b>	<b>500,000,000.00</b>	<b>Ba2</b>	<b>2.75%</b>	<b>2-Nov-20</b>	<b>2-Nov-50</b>
			<i>500,000,000.00</i>				

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
<b>5</b>	<b>2-Nov-17</b>	<b>2-Nov-18</b>	<b>291</b>	<b>Act/Act</b>	<b>2.75%</b>	<b>10,962,328.77</b>	<b>-</b>

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

### Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at		At Issue <sup>(*)</sup> <i>As at 31/10/2017</i>
		31/7/2018	30/6/2018	
A.1	Aggregate Current Principal O/S balance	682,412,059.71	689,119,931.69	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	682,412,059.71	688,499,372.50	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index LTV limit & Bucket<=3)	655,418,270.79	661,429,200.56	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,130,963,586.64	1,134,733,281.35	998,036,434.95
A.5	Average Current Principal O/S balance	47,046.68	47,329.67	54,726.18
A.6	Average Original Principal O/S balance	77,970.60	77,934.98	80,396.04
A.7	Maximum Current Principal O/S balance	776,168.88	779,745.96	808,018.69
A.8	Maximum Original Principal O/S balance	1,000,000.00	1,000,000.00	1,000,000.00
A.9	Total Number of Loans	14,505	14,560	12,414
A.10	Weighted Average Seasoning (years)	9.14	9.06	8.23
A.11	Weighted Average Remaining Maturity (years)	16.72	16.77	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	59.51	59.48	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	40.95	41.08	44.50
A.14	Weighted Average Original LTV percent (%)	58.31	58.30	60.15
A.15	Weighted Average Interest Rate - Total (%)	3.08	3.09	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.29	2.33	2.70
A.17	OS Principal of Current Loans (%)	90.26	91.53	88.83
A.18	OS Principal of Performing Loans - 0-29 dpd (%)	9.02	7.76	11.17
A.19	OS Principal of Performing Loans - 30-89 dpd (%)	0.72	0.62	0.00
A.20	OS Principal of Performing Loans - 90+ (%)	0.00	0.09	0.00

<sup>(\*)</sup> 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	17,316	4,018,367.39	15,530	3,692,506.35
B.2	Partial Prepayments	58	509,756.37	45	424,021.86
B.3	Whole Prepayments	131	441,387.13	113	555,296.48
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>4,969,510.89</b>	-	<b>4,671,824.69</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	18,392	1,867,492.79	16,305	1,651,314.13
C.2	Interest From Overdues	2,501	1,806.45	2,459	1,848.26
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>1,869,299.24</b>	-	<b>1,653,162.39</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/7/2018		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,420	677,506,478.18	14,475	684,240,419.82
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	85	4,905,581.53	75	4,258,952.68
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>14,505</b>	<b>682,412,059.71</b>	<b>14,550</b>	<b>688,499,372.50</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	10	620,559.19
A.5	Denounced Loans	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>620,559.19</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/7/2018		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	64	3,532,179.65	59	3,309,855.82
B.2	60 Days < Installment <= 89 Days	21	1,373,401.88	16	949,096.86
<b>B.3</b>	<b>Total (B1+B2=A2)</b>	<b>85</b>	<b>4,905,581.53</b>	<b>75</b>	<b>4,258,952.68</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	9	572,018.61
B.5	120 Days < Installment <= 360 Days	0	0.00	1	48,540.58
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>620,559.19</b>

## Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,784,744.64
A.2	Number of Loans	0	35

## III Statutory Tests

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	10,246,575.34	
Total Bonds Amount	<b>510,246,575.34</b>	
Current Outstanding Balance of Loans	682,412,059.71	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	655,418,270.79	
B. Accrued Interest on Loans	1,851,537.63	
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	5,729,166.67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>651,540,641.75</b>	
Bonds / Nominal Value Assets Percentage	637,808,219.18	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	843,825,324.93	
Net Present Value of Liabilities	542,557,353.47	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	825,975,833.32	
Net Present Value of Liabilities	519,579,738.23	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	863,600,460.08	
Net Present Value of Liabilities	567,074,993.61	
<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	18,425,885.05	
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 was replaced from 95,00% to 80% 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)

IV

## Portfolio Stratifications

ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	1,798	12.40%	52,761,718.79	4.67%
37.501 - 75.000	6,861	47.30%	387,443,606.26	34.28%
75.001 - 100.000	2,968	20.46%	263,844,820.41	23.33%
100.001 - 150.000	2,117	14.59%	261,919,941.68	23.16%
150.001 - 250.000	638	4.40%	120,604,506.85	10.66%
250.001 - 500.000	114	0.79%	38,470,745.65	3.40%
500.001 +	9	0.06%	5,918,247.00	0.52%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>1,130,963,586.64</b>	<b>100.00%</b>

  

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 37.500	7,302	50.34%	164,346,425.68	24.08%
37.501 - 75.000	4,926	33.96%	258,093,749.21	37.82%
75.001 - 100.000	1,170	8.07%	100,784,725.58	14.77%
100.001 - 150.000	794	5.47%	94,812,694.02	13.89%
150.001 - 250.000	266	1.83%	48,815,222.26	7.15%
250.001 - 500.000	46	0.32%	14,783,074.08	2.17%
500.001 +	1	0.01%	776,168.88	0.11%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

  

ORIGINATION DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
1995-2004	3,045	20.99%	100,166,052.81	14.68%
2005	2,075	14.31%	76,423,787.31	11.20%
2006	1,851	12.76%	66,614,527.79	9.76%
2007	693	4.78%	27,706,991.99	4.06%
2008	377	2.60%	17,911,495.59	2.62%
2009	740	5.10%	41,838,093.81	6.13%
2010	1,368	9.43%	89,532,439.64	13.12%
2011	1,471	10.14%	89,629,347.84	13.13%
2012	755	5.21%	41,807,662.74	6.13%
2013	482	3.32%	26,772,509.01	3.92%
2014	389	2.68%	23,934,862.04	3.51%
2015	467	3.22%	28,275,259.31	4.14%
2016	487	3.36%	31,472,716.75	4.61%
2017	302	2.08%	20,252,748.77	2.97%
2018	3	0.02%	73,564.31	0.01%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

  

MATURITY DATE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
2016 - 2020	748	5.16%	8,145,719.69	1.19%
2021 - 2025	3,135	21.61%	76,461,601.10	11.20%
2026 - 2030	3,482	24.01%	138,942,102.33	20.36%
2031 - 2035	2,958	20.39%	155,718,036.71	22.82%
2036 - 2040	1,947	13.42%	125,838,008.49	18.44%
2041 - 2045	1,368	9.43%	108,376,980.42	15.88%
2046 +	867	5.98%	68,929,610.97	10.10%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

  

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 40 months	1,453	10.02%	20,090,640.69	2.94%
40.01 - 60 months	834	5.75%	17,452,824.75	2.56%
60.01 - 90 months	1,581	10.90%	46,470,300.18	6.81%
90.01 - 120 months	1,489	10.27%	51,869,702.28	7.60%
120.01 - 150 months	1,820	12.55%	80,133,529.86	11.74%
150.01 - 180 months	1,645	11.34%	76,883,584.95	11.27%
over 180 months	5,683	39.18%	389,511,477.00	57.08%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

  

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 1.00%	16	0.11%	684,596.57	0.10%
1.01% - 2.00%	3,683	25.39%	149,022,057.69	21.84%
2.01% - 3.00%	4,199	28.95%	208,201,267.52	30.51%
3.01% - 4.00%	2,836	19.55%	174,876,501.99	25.63%
4.01% - 5.00%	2,548	17.57%	110,703,649.92	16.22%
5.01% - 6.00%	954	6.58%	32,599,200.68	4.78%
6.01% - 7.00%	249	1.72%	5,979,005.91	0.88%
7.01% +	20	0.14%	345,779.43	0.05%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</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%	2,312	15.94%	41,197,196.94	6.04%
20.01% - 30.00%	1,998	13.77%	59,346,660.76	8.70%
30.01% - 40.00%	1,954	13.47%	77,717,428.48	11.39%
40.01% - 50.00%	1,833	12.64%	87,543,006.30	12.83%
50.01% - 60.00%	1,707	11.77%	95,899,409.75	14.05%
60.01% - 70.00%	1,473	10.16%	92,985,887.92	13.63%
70.01% - 80.00%	1,168	8.05%	81,312,814.93	11.92%
80.01% - 90.00%	786	5.42%	54,812,498.98	8.03%
90.01% - 100.00%	579	3.99%	41,050,231.62	6.02%
100.00% +	695	4.79%	50,546,924.03	7.41%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed (Euro by Daily FX Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	4,200	28.96%	94,879,570.93	13.90%
20.01% - 30.00%	2,737	18.87%	111,186,566.56	16.29%
30.01% - 40.00%	2,483	17.12%	127,314,815.17	18.66%
40.01% - 50.00%	2,135	14.72%	130,772,478.54	19.16%
50.01% - 60.00%	1,719	11.85%	117,813,847.65	17.26%
60.01% - 70.00%	994	6.85%	78,996,151.33	11.58%
70.01% - 80.00%	227	1.56%	20,704,051.41	3.03%
80.01% - 90.00%	8	0.06%	366,112.86	0.05%
90.01% - 100.00%	2	0.01%	378,465.26	0.06%
100.00% +	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>ORIGINAL LTV (Euro by Daily FX Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	416	2.87%	13,006,194.46	1.91%
20.01% - 30.00%	1,136	7.83%	37,818,688.32	5.54%
30.01% - 40.00%	1,877	12.94%	73,496,678.83	10.77%
40.01% - 50.00%	2,387	16.46%	105,689,285.55	15.49%
50.01% - 60.00%	2,684	18.50%	136,488,820.20	20.00%
60.01% - 70.00%	2,622	18.08%	134,681,544.61	19.74%
70.01% - 80.00%	2,349	16.19%	121,168,512.05	17.76%
80.01% - 90.00%	727	5.01%	42,969,259.25	6.30%
90.01% - 100.00%	261	1.80%	15,235,532.47	2.23%
100.00% +	46	0.32%	1,857,543.97	0.27%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	5,986	41.27%	313,149,139.09	45.89%
Thessaloniki	2,001	13.80%	87,683,686.21	12.85%
Macedonia	1,702	11.73%	68,620,102.89	10.06%
Peloponnese	1,016	7.00%	43,770,089.36	6.41%
Thessaly	1,014	6.99%	41,028,928.83	6.01%
Stereia Ellada	773	5.33%	32,661,136.62	4.79%
Creta Island	480	3.31%	23,916,550.59	3.50%
Ionian Islands	228	1.57%	10,782,805.29	1.58%
Thrace	517	3.56%	21,169,276.39	3.10%
Epirus	366	2.52%	15,935,611.88	2.34%
Aegean Islands	422	2.91%	23,694,732.56	3.47%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	60	0.41%	4,215,555.05	0.62%
12 - 24	449	3.10%	29,894,789.97	4.38%
24 - 36	413	2.85%	26,056,144.49	3.82%
36 - 60	890	6.14%	52,865,435.90	7.75%
60 - 96	3,088	21.29%	187,111,110.18	27.42%
over 96	9,605	66.22%	382,269,024.12	56.02%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	19	0.13%	439,747.40	0.06%
5 - 10 years	413	2.85%	8,789,185.98	1.29%
10 - 15 years	2,554	17.61%	65,409,995.36	9.59%
15 - 20 years	3,589	24.74%	135,198,683.91	19.81%
20 - 25 years	2,918	20.12%	149,412,795.91	21.89%
25 - 30 years	3,591	24.76%	225,547,073.82	33.05%
30 - 35 years	686	4.73%	49,040,027.26	7.19%
35 years +	735	5.07%	48,574,550.07	7.12%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,236	77.46%	500,643,502.53	73.36%
Houses	3,269	22.54%	181,768,557.18	26.64%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,267	22.52%	155,905,841.38	22.85%
Purchase	8,895	61.32%	438,033,584.24	64.19%
Repair	2,182	15.04%	81,179,577.23	11.90%
Construction (re-mortgage)	17	0.12%	708,752.24	0.10%
Purchase (re-mortgage)	111	0.77%	5,351,577.44	0.78%
Repair (re-mortgage)	33	0.23%	1,232,727.18	0.18%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	14,456	99.66%	679,074,383.68	99.51%
Balloon	49	0.34%	3,337,676.03	0.49%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,028	96.71%	663,291,222.49	97.20%
Fixed Converting to Floating	398	2.74%	16,802,779.01	2.46%
Fixed to Maturity	79	0.54%	2,318,058.21	0.34%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	4,618	32.92%	156,033,692.97	23.52%
Euribor 1 Month	237	1.69%	9,662,584.58	1.46%
Euribor 3 Months	6,426	45.81%	390,204,291.57	58.83%
Libor 1 Month (Euro)	39	0.28%	1,090,869.54	0.16%
Originator Rate	2,704	19.28%	106,207,681.30	16.01%
Euribor 6 Months	4	0.03%	92,102.53	0.01%
<b>Grand Total</b>	<b>14,028</b>	<b>100.00%</b>	<b>663,291,222.49</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	122	30.65%	5,248,605.17	31.24%
Euribor 1 Month	58	14.57%	2,022,299.87	12.04%
Euribor 3 Months	72	18.09%	2,905,029.35	17.29%
Originator Rate	146	36.68%	6,626,844.62	39.44%
<b>Grand Total</b>	<b>398</b>	<b>100.00%</b>	<b>16,802,779.01</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	60	15.08%	1,760,483.84	10.48%
1 Jan 2021 +	338	84.92%	15,042,295.17	89.52%
<b>Grand Total</b>	<b>398</b>	<b>100.00%</b>	<b>16,802,779.01</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised_flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,505	100.00%	682,412,059.71	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</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	13,969	96.30%	660,158,850.92	96.74%
Y	536	3.70%	22,253,208.79	3.26%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,451	99.63%	680,647,815.53	99.74%
Y	54	0.37%	1,764,244.18	0.26%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,505	100.00%	682,412,059.71	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,092	97.15%	668,923,048.27	98.02%
Y	413	2.85%	13,489,011.44	1.98%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Other Professions	4,187	28.87%	219,970,558.85	32.23%
Other Private Employees	2,233	15.39%	102,898,493.81	15.08%
Pensioner	2,434	16.78%	87,787,657.23	12.86%
Civil Servant	1,375	9.48%	65,182,271.19	9.55%
Other Self employed	796	5.49%	43,686,362.69	6.40%
Civil Servant - Policeman	524	3.61%	27,659,081.00	4.05%
Military personnel	417	2.87%	22,088,018.79	3.24%
Teacher	476	3.28%	20,693,392.01	3.03%
Unemployed	539	3.72%	20,258,960.42	2.97%
Salesman	350	2.41%	15,365,383.49	2.25%
Civil Servant - Primary School Teachers	296	2.04%	13,914,561.10	2.04%
Housewife	317	2.19%	12,949,715.35	1.90%
Accountant	209	1.44%	10,467,326.21	1.53%
Lawyers - Jurists	164	1.13%	10,308,707.68	1.51%
Student	188	1.30%	9,181,569.89	1.35%
<b>Grand Total</b>	<b>14,505</b>	<b>100.00%</b>	<b>682,412,059.71</b>	<b>100.00%</b>