

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



Report No: **81**
Reporting Date: **20/2/2017**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2017	31/1/2017

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	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	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Dec-16	20-Mar-17	62	Act/360	0.9360%	1,612,000.00	-
3	20-Jan-17	20-Feb-17	31	Act/360	0.0000%	0.00	0.00
4	21-Nov-16	20-Feb-17	91	Act/360	0.9380%	2,845,266.67	2,845,266.67
						1,612,000.00	0.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/1/2017			As at Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	459,811,173.13	2,267,606,952.16	2,698,626,049.58	344,377,792.53	2,252,159,455.73	2,572,839,027.88
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	458,026,850.16	2,263,569,622.32	2,692,916,126.03	342,946,150.42	2,249,188,638.13	2,568,535,086.05
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	361,651,672.82	2,196,636,963.19	2,535,643,030.70	265,595,977.57	2,179,876,034.07	2,427,195,130.42
A.4	Aggregate Original Principal O/S balance	517,666,347.61	4,109,318,409.81	4,594,569,954.25	395,395,248.39	4,084,502,944.46	4,452,689,226.60
A.5	Average Current Principal O/S balance	96,781.98	40,058.07	43,980.93	89,635.03	40,151.89	42,928.59
A.6	Average Original Principal O/S balance	108,959.45	72,592.54	74,880.13	102,913.91	72,819.22	74,294.45
A.7	Maximum Current Principal O/S balance	1,277,942.52	1,216,857.29	1,216,857.29	738,163.33	1,228,276.13	1,228,276.13
A.8	Maximum Original Principal O/S balance	1,503,559.08	2,000,000.00	2,000,000.00	1,160,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,751	56,608	61,359	3,842	56,091.00	59,933
A.10	Weighted Average Seasoning (years)	10.42	9.23	9.42	10.28	9.21	9.34
A.11	Weighted Average Remaining Maturity (years)	15.49	15.48	15.48	15.24	15.45	15.42
A.12	Weighted Average Current LTV percent (%)	99.15	60.05	66.29	101.70	60.40	65.55
A.13	Weighted Average Original LTV percent (%)	66.90	61.26	62.16	68.18	61.46	62.30
A.14	Weighted Average Interest Rate - Total (%)	0.70	2.01	1.80	0.77	1.99	1.83
A.15	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.15	0.87	0.63	1.14	0.93
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	87.98	87.84	87.86	85.44	89.41	88.92
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	10.52	10.99	10.92	12.48	9.57	9.93
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.11	0.99	1.01	1.66	0.89	0.98
A.19	OS Principal of Performing Loans - 90+(%)	0.39	0.18	0.21	0.42	0.13	0.17
A.20	FX Rate	1.0668	-	-	1.0739	1.00	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2017					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	4,844	2,089,761.14	65,095	15,829,496.79	69,939	17,788,403.00
B.2	Partial Prepayments	3	17,723.98	224	2,066,553.34	227	2,083,167.49
B.3	Whole Prepayments	6	120,241.66	152	2,513,518.96	158	2,626,231.43
B.4	Total Principal Receipts (B1+B2+B3)	-	2,227,726.78	-	20,409,569.09	-	22,497,801.92

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2017					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	4,328	212,565.34	64,522	3,550,297.69	68,850	3,749,552.79
C.2	Interest From Overdues	1,278	1,021.40	12,786	8,981.16	14,064	9,938.60
C.3	Total Interest Receipts (C1+C2)	-	213,586.74	-	3,559,278.85	-	3,759,491.39
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/1/2017					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,676	452,923,630.92	55,919	2,241,095,818.87	60,595	2,665,658,652.50
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	55	5,103,219.24	564	22,473,803.45	619	27,257,473.53
A.3	Totals (A1+ A2)	4,731	458,026,850.16	56,483	2,263,569,622.32	61,214	2,692,916,126.03
A.4	In Arrears Loans 90 Days To 360 Days	20	1,784,322.97	125	4,037,329.84	145	5,709,923.55
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	20	1,784,322.97	125	4,037,329.84	145	5,709,923.55

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/1/2017					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	42	3,647,467.79	443	16,995,002.27	485	20,414,075.94
B.2	60 Days < Installment <= 89 Days	13	1,455,751.45	121	5,478,801.18	134	6,843,397.59
B.3	Total (B1+B2=A4)	55	5,103,219.24	564	22,473,803.45	619	27,257,473.53
B.4	90 Days < Installment <= 119 Days	10	491,077.23	72	2,322,508.39	82	2,782,835.75
B.5	120 Days < Installment <= 360 Days	10	1,293,245.74	53	1,714,821.45	63	2,927,087.80
B.6	Total (B4+B5=A4)	20	1,784,322.97	125	4,037,329.84	145	5,709,923.55

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At January-17					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	118,043,958.65	377,291.84	38,170,560.48	2,354,029.48	110,652,379.69	2,707,696.37
A.2	Number of Loans	939	6	883	53	1,822	59



Statutory Tests

Outstanding Bonds Principal	2,225,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,369,200.00	
Total Bonds Amount	2,228,369,200.00	
Current Outstanding Balance of Loans	2,698,626,049.58	
A. Adjusted Outstanding Principal of Loans ²	2,535,643,030.70	
B. Accrued Interest on Loans	4,313,767.33	
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	10,961,805.56	
Nominal Value (A+B+C+D-Z)	2,528,994,992.47	
Bonds / Nominal Value Assets Percentage	2,396,095,913.98	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,936,226,649.14	
Net Present Value of Liabilities	2,253,877,259.58	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,901,085,100.13	
Net Present Value of Liabilities	2,250,354,941.31	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	3,036,670,319.81	
Net Present Value of Liabilities	2,280,796,592.36	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	45,745,886.40	
Interest due on all series of covered bonds during 1st year	21,234,154.28	
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	7,571,643.50	
Required Reserve Amount	10,234,050.48	
Amount credited to the account (payment to BoNY)	2,662,406.99	
Available (Outstanding) Reserve Amount t	10,234,050.48	

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
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,751	7.74%	431,019,097.42	15.97%
EUR	56,608	92.26%	2,267,606,952.16	84.03%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,336	23.36%	334,593,468.61	7.28%
37.501 - 75.000	23,765	38.73%	1,322,986,241.97	28.79%
75.001 - 100.000	10,494	17.10%	933,146,779.16	20.31%
100.001 - 150.000	8,610	14.03%	1,062,140,142.33	23.12%
150.001 - 250.000	3,246	5.29%	604,143,225.14	13.15%
250.001 - 500.000	798	1.30%	255,231,847.99	5.56%
500.001 +	110	0.18%	82,328,249.06	1.79%
Grand Total	61,359	100.00%	4,594,569,954.25	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,879	56.84%	624,497,737.03	23.14%
37.501 - 75.000	16,878	27.51%	892,470,490.91	33.07%
75.001 - 100.000	4,506	7.34%	386,816,286.70	14.33%
100.001 - 150.000	3,342	5.45%	400,477,408.61	14.84%
150.001 - 250.000	1,367	2.23%	253,866,231.78	9.41%
250.001 - 500.000	338	0.55%	108,472,318.88	4.02%
500.001 +	49	0.08%	32,025,575.68	1.19%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1993	1	0.00%	6,628.74	0.00%
1997	9	0.01%	18,222.39	0.00%
1998	53	0.09%	563,728.34	0.02%
1999	747	1.22%	5,296,316.52	0.20%
2000	868	1.41%	12,626,648.31	0.47%
2001	1,278	2.08%	26,272,606.09	0.97%
2002	2,870	4.68%	53,400,398.14	1.98%
2003	3,010	4.91%	76,601,975.03	2.84%
2004	5,332	8.69%	197,832,003.24	7.33%
2005	8,618	14.05%	392,416,891.70	14.54%
2006	10,302	16.79%	476,387,570.21	17.65%
2007	8,777	14.30%	414,609,598.96	15.36%
2008	5,268	8.59%	265,861,722.35	9.85%
2009	3,691	6.02%	197,436,786.20	7.32%
2010	4,317	7.04%	249,563,710.09	9.25%
2011	2,959	4.82%	154,045,908.78	5.71%
2012	1,308	2.13%	64,133,075.95	2.38%
2013	844	1.38%	43,056,366.22	1.60%
2014	383	0.62%	23,631,734.70	0.88%
2015	507	0.83%	31,582,317.58	1.17%
2016	217	0.35%	13,281,840.03	0.49%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	10,445	17.02%	104,301,481.99	3.86%
2021 - 2025	17,496	28.51%	543,111,187.76	20.13%
2026 - 2030	12,371	20.16%	602,092,296.56	22.31%
2031 - 2035	8,828	14.39%	530,380,880.45	19.65%
2036 - 2040	6,850	11.16%	502,884,941.18	18.63%
2041 - 2045	2,921	4.76%	233,729,123.56	8.66%
2046 +	2,448	3.99%	182,126,138.08	6.75%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,437	13.75%	71,188,809.32	2.64%
40.01 - 60 months	6,069	9.89%	119,945,062.39	4.44%
60.01 - 90 months	8,393	13.68%	255,659,333.11	9.47%
90.01 - 120 months	8,117	13.23%	322,840,296.36	11.96%
120.01 - 150 months	4,928	8.03%	237,380,472.41	8.80%
150.01 - 180 months	6,822	11.12%	377,732,379.53	14.00%
over 180 months	18,593	30.30%	1,313,879,696.46	48.69%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6,232	10.16%	522,158,138.36	19.35%
1.01% - 2.00%	34,389	56.05%	1,513,890,479.52	56.10%
2.01% - 3.00%	8,311	13.54%	321,063,638.40	11.90%
3.01% - 4.00%	2,464	4.02%	125,380,766.54	4.65%
4.01% - 5.00%	2,426	3.95%	89,226,152.29	3.31%
5.01% - 6.00%	2,727	4.44%	66,345,607.32	2.46%
6.01% - 7.00%	4,491	7.32%	57,204,400.95	2.12%
7.01% +	319	0.52%	3,356,866.20	0.12%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

CURRENT LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,135	21.41%	161,953,660.45	6.00%
20.01% - 30.00%	6,792	11.07%	186,364,420.82	6.91%
30.01% - 40.00%	6,635	10.81%	246,611,575.59	9.14%
40.01% - 50.00%	6,492	10.58%	287,752,713.63	10.66%
50.01% - 60.00%	6,216	10.13%	311,416,282.08	11.54%
60.01% - 70.00%	6,061	9.88%	345,707,477.81	12.81%
70.01% - 80.00%	5,506	8.97%	339,728,270.31	12.59%
80.01% - 90.00%	4,373	7.13%	283,801,692.44	10.52%
90.01% - 100.00%	3,447	5.62%	237,702,818.56	8.81%
100.00% +	2,702	4.40%	297,587,137.90	11.03%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,363	5.48%	65,963,648.61	2.44%
20.01% - 30.00%	4,677	7.62%	140,307,045.50	5.20%
30.01% - 40.00%	6,707	10.93%	239,361,286.39	8.87%
40.01% - 50.00%	8,364	13.63%	349,118,599.68	12.94%
50.01% - 60.00%	9,612	15.67%	454,355,196.08	16.84%
60.01% - 70.00%	9,295	15.15%	455,262,891.05	16.87%
70.01% - 80.00%	10,398	16.95%	510,145,318.21	18.90%
80.01% - 90.00%	4,678	7.62%	261,446,454.01	9.69%
90.01% - 100.00%	3,891	6.34%	206,147,893.73	7.64%
100.00% +	374	0.61%	16,517,716.33	0.61%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,190	41.05%	1,303,112,720.59	48.28%
Thessaloniki	9,648	15.72%	360,366,135.44	13.35%
Macedonia	6,836	11.14%	231,494,435.30	8.58%
Peloponnese	4,301	7.01%	177,283,582.80	6.57%
Thessaly	4,376	7.13%	147,865,404.46	5.48%
Stereia Ellada	3,060	4.99%	116,067,410.26	4.30%
Aegean Islands	1,460	2.38%	88,611,497.84	3.28%
Creta Island	2,139	3.49%	102,911,411.34	3.81%
Ionian Islands	970	1.58%	48,439,834.71	1.79%
Thrace	1,751	2.85%	58,900,907.61	2.18%
Epirus	1,628	2.65%	63,960,019.66	2.37%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	205	0.33%	12,649,462.73	0.47%
12 - 24	447	0.73%	27,906,479.71	1.03%
24 - 36	403	0.66%	25,255,088.38	0.94%
36 - 60	1,983	3.23%	98,813,506.74	3.66%
60 - 96	10,579	17.24%	582,276,448.42	21.58%
over 96	47,742	77.81%	1,951,725,063.60	72.32%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	30	0.05%	353,241.22	0.01%
5 - 10 years	2,012	3.28%	25,010,614.68	0.93%
10 - 15 years	18,311	29.84%	439,327,508.34	16.28%
15 - 20 years	14,807	24.13%	538,845,261.10	19.97%
20 - 25 years	11,461	18.68%	633,143,369.28	23.46%
25 - 30 years	9,344	15.23%	658,585,572.99	24.40%
30 - 35 years	2,543	4.14%	197,590,175.96	7.32%
35 years +	2,851	4.65%	205,770,306.01	7.63%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	47,686	77.72%	1,982,296,279.75	73.46%
Houses	13,673	22.28%	716,329,769.83	26.54%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	14,428	23.51%	652,858,682.39	24.19%
Purchase	32,261	52.58%	1,531,985,887.36	56.77%
Repair	13,243	21.58%	440,114,651.98	16.31%
Construction (re-mortgage)	166	0.27%	10,591,384.37	0.39%
Purchase (re-mortgage)	770	1.25%	40,647,335.15	1.51%
Repair (re-mortgage)	491	0.80%	22,428,108.34	0.83%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	60,948	99.33%	2,665,681,282.78	98.78%
Balloon	403	0.66%	31,831,171.05	1.18%
Inter_only	8	0.01%	1,113,595.76	0.04%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	59,467	96.92%	2,652,397,192.41	98.29%
Fixed Converting to Floating	1,153	1.88%	38,016,143.65	1.41%
Fixed to Maturity	739	1.20%	8,212,713.53	0.30%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	4,029	6.77%	358,089,635.78	13.50%
Libor 3 Months (CHF)	599	1.01%	65,217,588.29	2.46%
ECB Tracker	32,454	54.57%	1,312,030,681.48	49.46%
Euribor 1 Month	3,195	5.37%	148,792,989.78	5.61%
Euribor 3 Months	11,677	19.63%	616,062,126.02	23.23%
Libor 1 Month (Euro)	199	0.33%	4,418,711.02	0.17%
(blank)	5	0.01%	87,204.77	0.00%
Eurobank Base Rate CHF (SBEX)	106	0.18%	7,700,735.72	0.29%
Eurobank Base Rate	1,258	2.12%	15,701,833.34	0.59%
Eurobank Base Rate EUR (SBEX)	572	0.96%	15,132,061.50	0.57%
Eurobank OEK's Rate	938	1.58%	16,403,928.25	0.62%
Proton Base Rate	71	0.12%	2,477,044.20	0.09%
TT Bank Base Rate	2,248	3.78%	67,312,083.82	2.54%
TBank Base Rate	1,522	2.56%	14,703,223.39	0.55%
Euribor 6 Months	30	0.05%	382,536.79	0.01%
TBank OEK's Rate	501	0.84%	6,539,926.44	0.25%
TBank GG Rate	69	0.12%	1,413,965.96	0.05%
Grand Total	59,473	100.00%	2,652,466,276.56	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	335	29.21%	9,941,863.76	26.20%
Euribor 1 Month	206	17.96%	6,071,841.08	16.00%
Euribor 3 Months	142	12.38%	4,806,152.32	12.67%
Eurobank Base Rate	49	4.27%	1,373,095.15	3.62%
Eurobank Base Rate EUR (SBEX)	15	1.31%	362,163.61	0.95%
TT Bank Base Rate	400	34.87%	15,391,943.58	40.56%
Grand Total	1,147	100.00%	37,947,059.50	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	559	48.74%	15,168,303.61	39.97%
1 Jan 2021 +	588	51.26%	22,778,755.89	60.03%
Grand Total	1,147	100.00%	37,947,059.50	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58,048	94.60%	2,541,007,375.34	94.16%
Y	3,311	5.40%	157,618,674.24	5.84%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	152	4.59%	6,409,678.94	4.07%
OEK Subsidy	3,108	93.87%	149,420,872.98	94.80%
Greek Government & OEK Subsidy	51	1.54%	1,788,122.32	1.13%
Grand Total	3,311	100.00%	157,618,674.24	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,399	87.03%	2,474,709,663.35	91.70%
Y	7,960	12.97%	223,916,386.23	8.30%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58,781	95.80%	2,525,749,662.65	93.59%
Y	2,578	4.20%	172,876,386.94	6.41%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	60,051	97.87%	2,617,018,414.30	96.98%
S	1,308	2.13%	81,607,635.28	3.02%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,939	91.17%	2,569,868,418.54	95.23%
Y	5,420	8.83%	128,757,631.04	4.77%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Private Employees	11,571	18.86%	480,426,371.91	17.80%
Civil servant	5,358	8.73%	236,350,122.19	8.76%
Other Professions	17,382	28.33%	854,938,904.88	31.68%
Pensioner	8,752	14.26%	282,047,324.04	10.45%
Bank employee	1,303	2.12%	78,915,471.37	2.92%
Housewife	1,558	2.54%	56,067,560.66	2.08%
Military personnel	1,449	2.36%	74,568,346.55	2.76%
Student	934	1.52%	45,246,656.83	1.68%
Accountant	909	1.48%	42,542,164.28	1.58%
Other Self employed	4,078	6.65%	209,563,811.28	7.77%
Unemployed	2,594	4.23%	86,751,539.45	3.21%
Lawyers - Jurists	698	1.14%	46,160,752.16	1.71%
Teacher	1,715	2.80%	73,586,368.10	2.73%
Salesman	1,559	2.54%	56,572,324.62	2.10%
Civil Servant - Policeman	1,499	2.44%	74,888,331.25	2.78%
Grand Total	61,359	100.00%	2,698,626,049.58	100.00%