

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



Report No: **80**
Reporting Date: **20/1/2017**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2016	31/12/2016

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-17	20-Feb-18
				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	31	Act/360	0.9360%	806,000.00	-
3	20-Dec-16	20-Jan-17	31	Act/360	0.0000%	0.00	0.00
4	21-Nov-16	20-Feb-17	60	Act/360	0.9380%	1,876,000.00	-
						806,000.00	0.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/12/2016			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	344,377,792.53	2,252,159,455.73	2,572,839,027.88	347,681,504.41	2,273,374,524.51	2,595,212,443.99
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	342,946,150.42	2,249,188,638.13	2,568,535,086.05	346,734,172.86	2,271,264,363.78	2,592,225,368.00
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	265,595,977.57	2,179,876,034.07	2,427,195,130.42	268,902,781.49	2,199,617,519.23	2,448,532,433.13
A.4	Aggregate Original Principal O/S balance	395,395,248.39	4,084,502,944.46	4,452,689,226.60	396,961,318.68	4,103,387,774.66	4,470,842,480.46
A.5	Average Current Principal O/S balance	89,635.03	40,151.89	42,928.59	89,909.88	40,300.20	43,054.06
A.6	Average Original Principal O/S balance	102,913.91	72,819.22	74,294.45	102,653.56	72,740.92	74,170.39
A.7	Maximum Current Principal O/S balance	738,163.33	1,228,276.13	1,228,276.13	741,137.15	1,239,675.43	1,239,675.43
A.8	Maximum Original Principal O/S balance	1,160,000.00	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	3,842	56,091.00	59,933	3,867	56,411.00	60,278
A.10	Weighted Average Seasoning (years)	10.28	9.21	9.34	10.20	9.13	9.26
A.11	Weighted Average Remaining Maturity (years)	15.24	15.45	15.42	15.25	15.48	15.45
A.12	Weighted Average Current LTV percent (%)	101.70	60.40	65.55	101.49	60.62	65.69
A.13	Weighted Average Original LTV percent (%)	68.18	61.46	62.30	68.17	61.45	62.29
A.14	Weighted Average Interest Rate - Total (%)	0.77	1.99	1.83	0.79	1.99	1.84
A.15	Weighted Average Interest Rate - (%) - Preferential Rate	0.63	1.14	0.93	0.65	1.14	0.94
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	85.44	89.41	88.92	85.60	88.22	87.90
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	12.48	9.57	9.93	12.77	10.68	10.94
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.66	0.89	0.98	1.36	1.00	1.05
A.19	OS Principal of Performing Loans - 90+ (%)	0.42	0.13	0.17	0.27	0.09	0.12
A.20	FX Rate	1.0739	1.00	-	1.0803	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/12/2016					
		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	4,957	2,115,268.19	65,708	15,862,334.92	70,665	17,832,041.77
B.2	Partial Prepayments	2	30,909.20	135	1,038,573.78	137	1,067,355.98
B.3	Whole Prepayments	4	66,979.88	102	2,025,529.15	106	2,087,899.84
B.4	Total Principal Receipts (B1+B2+B3)	-	2,213,157.27	-	18,926,437.85	-	20,987,297.59

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/12/2016					
		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	4,433	219,747.87	63,935	3,542,379.73	68,368	3,747,005.74
C.2	Interest From Overdues	1,300	946.88	13,330	9,124.70	14,630	10,006.42
C.3	Total Interest Receipts (C1+C2)	-	220,694.75	-	3,551,504.43	-	3,757,012.16
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/12/2016					
		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	3,780	337,236,519.73	55,502	2,229,244,605.81	59,282	2,543,274,329.00
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	48	5,709,630.69	510	19,944,032.32	558	25,260,757.05
A.3	Totals (A1+ A2)	3,828	342,946,150.42	56,012	2,249,188,638.13	59,840	2,568,535,086.05
A.4	In Arrears Loans 90 Days To 360 Days	14	1,431,642.11	79	2,970,817.60	93	4,303,941.83
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	14	1,431,642.11	79	2,970,817.60	93	4,303,941.83

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/12/2016					
		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	37	4,024,381.61	389	15,641,959.84	426	19,389,405.24
B.2	60 Days < Installment <= 89 Days	11	1,685,249.08	121	4,302,072.48	132	5,871,351.82
B.3	Total (B1+B2=A4)	48	5,709,630.69	510	19,944,032.32	558	25,260,757.05
B.4	90 Days < Installment <= 119 Days	9	766,529.25	47	1,784,878.85	56	2,498,659.70
B.5	120 Days < Installment <= 360 Days	5	665,112.86	32	1,185,938.75	37	1,805,282.13
B.6	Total (B4+B5=A4)	14	1,431,642.11	79	2,970,817.60	93	4,303,941.83

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At December-16					
		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	1,091,788.68	0.00	2,264,517.35	0.00	3,281,175.03
A.2	Number of Loans	0	11	0	53	0	64



Statutory Tests

Outstanding Bonds Principal	2,225,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,593,933.33	
Total Bonds Amount	2,226,593,933.33	
Current Outstanding Balance of Loans	2,572,839,027.88	
A. Adjusted Outstanding Principal of Loans ²	2,427,195,130.42	
B. Accrued Interest on Loans	4,148,868.29	
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	5,836,458.33	
Nominal Value (A+B+C+D-Z)	2,425,507,540.37	
Bonds / Nominal Value Assets Percentage	2,394,187,025.09	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,796,192,755.70	
Net Present Value of Liabilities	2,239,992,047.89	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,764,181,565.76	
Net Present Value of Liabilities	2,232,341,073.93	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,900,235,765.54	
Net Present Value of Liabilities	2,258,010,338.01	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	42,483,721.01	
Interest due on all series of covered bonds during 1st year	12,596,449.27	
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	7,551,563.03	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	7,571,643.50	

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	3,842	6.41%	320,679,572.15	12.46%
EUR	56,091	93.59%	2,252,159,455.73	87.54%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,002	23.36%	327,444,974.29	7.35%
37.501 - 75.000	23,390	39.03%	1,302,761,120.69	29.26%
75.001 - 100.000	10,337	17.25%	919,336,906.96	20.65%
100.001 - 150.000	8,341	13.92%	1,029,877,715.47	23.13%
150.001 - 250.000	3,038	5.07%	565,954,418.27	12.71%
250.001 - 500.000	727	1.21%	233,250,163.59	5.24%
500.001 +	98	0.16%	74,063,927.33	1.66%
Grand Total	59,933	100.00%	4,452,689,226.60	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,343	57.30%	613,947,775.42	23.86%
37.501 - 75.000	16,575	27.66%	876,045,856.67	34.05%
75.001 - 100.000	4,384	7.31%	376,145,851.88	14.62%
100.001 - 150.000	3,122	5.21%	373,067,354.11	14.50%
150.001 - 250.000	1,202	2.01%	222,864,500.47	8.66%
250.001 - 500.000	267	0.45%	85,210,136.13	3.31%
500.001 +	40	0.07%	25,557,553.19	0.99%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1993	1	0.00%	6,899.12	0.00%
1997	9	0.02%	19,632.24	0.00%
1998	51	0.09%	529,410.94	0.02%
1999	721	1.20%	5,079,482.89	0.20%
2000	835	1.39%	12,085,588.98	0.47%
2001	1,297	2.16%	24,819,239.93	0.96%
2002	2,854	4.76%	50,422,016.43	1.96%
2003	2,906	4.85%	71,659,706.15	2.79%
2004	5,221	8.71%	186,943,031.95	7.27%
2005	8,442	14.09%	374,944,439.15	14.57%
2006	10,136	16.91%	455,544,147.44	17.71%
2007	8,505	14.19%	383,765,510.02	14.92%
2008	5,140	8.58%	252,667,242.57	9.82%
2009	3,648	6.09%	195,299,784.43	7.59%
2010	4,273	7.13%	248,204,814.37	9.65%
2011	2,918	4.87%	151,903,778.44	5.90%
2012	1,278	2.13%	63,120,959.68	2.45%
2013	828	1.38%	42,215,630.43	1.64%
2014	374	0.62%	23,200,392.43	0.90%
2015	481	0.80%	29,701,251.77	1.15%
2016	15	0.03%	706,068.53	0.03%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	10,555	17.61%	105,591,038.63	4.10%
2021 - 2025	17,233	28.75%	535,018,695.84	20.79%
2026 - 2030	11,961	19.96%	571,028,171.09	22.19%
2031 - 2035	8,542	14.25%	503,770,602.15	19.58%
2036 - 2040	6,571	10.96%	470,607,808.12	18.29%
2041 - 2045	2,762	4.61%	217,271,292.01	8.44%
2046 +	2,309	3.85%	169,551,420.04	6.59%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,335	13.91%	69,095,348.14	2.69%
40.01 - 60 months	5,888	9.82%	113,018,760.40	4.39%
60.01 - 90 months	8,321	13.88%	249,657,720.62	9.70%
90.01 - 120 months	8,014	13.37%	317,414,907.01	12.34%
120.01 - 150 months	4,778	7.97%	221,573,397.63	8.61%
150.01 - 180 months	6,630	11.06%	361,124,756.61	14.04%
over 180 months	17,967	29.98%	1,240,954,137.46	48.23%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,490	9.16%	422,982,381.56	16.44%
1.01% - 2.00%	34,437	57.46%	1,519,083,818.58	59.04%
2.01% - 3.00%	8,126	13.56%	315,300,903.84	12.25%
3.01% - 4.00%	2,129	3.55%	106,336,459.23	4.13%
4.01% - 5.00%	2,342	3.91%	85,729,011.32	3.33%
5.01% - 6.00%	2,667	4.45%	64,734,347.16	2.52%
6.01% - 7.00%	4,432	7.39%	55,546,986.37	2.16%
7.01% +	310	0.52%	3,125,119.82	0.12%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

CURRENT LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,954	21.61%	158,473,624.21	6.16%
20.01% - 30.00%	6,639	11.08%	181,690,961.82	7.06%
30.01% - 40.00%	6,475	10.80%	238,645,277.96	9.28%
40.01% - 50.00%	6,294	10.50%	276,336,662.12	10.74%
50.01% - 60.00%	6,046	10.09%	299,801,570.28	11.65%
60.01% - 70.00%	5,944	9.92%	331,709,665.57	12.89%
70.01% - 80.00%	5,304	8.85%	321,803,486.00	12.51%
80.01% - 90.00%	4,353	7.26%	276,597,217.14	10.75%
90.01% - 100.00%	3,410	5.69%	230,437,720.06	8.96%
100.00% +	2,514	4.19%	257,342,842.71	10.00%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,185	5.31%	61,226,465.38	2.38%
20.01% - 30.00%	4,526	7.55%	132,608,702.10	5.15%
30.01% - 40.00%	6,490	10.83%	225,419,140.12	8.76%
40.01% - 50.00%	8,170	13.63%	332,039,652.95	12.91%
50.01% - 60.00%	9,417	15.71%	434,203,168.11	16.88%
60.01% - 70.00%	9,109	15.20%	432,901,344.82	16.83%
70.01% - 80.00%	10,228	17.07%	490,427,997.84	19.06%
80.01% - 90.00%	4,612	7.70%	251,167,286.13	9.76%
90.01% - 100.00%	3,831	6.39%	197,364,047.44	7.67%
100.00% +	365	0.61%	15,481,223.00	0.60%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,401	40.71%	1,218,888,521.09	47.37%
Thessaloniki	9,475	15.81%	348,110,965.26	13.53%
Macedonia	6,724	11.22%	226,707,689.64	8.81%
Peloponnese	4,212	7.03%	171,765,729.02	6.68%
Thessaly	4,325	7.22%	145,173,563.37	5.64%
Stereia Ellada	2,998	5.00%	112,768,052.90	4.38%
Aegean Islands	1,413	2.36%	82,716,880.13	3.21%
Creta Island	2,106	3.51%	99,998,955.36	3.89%
Ionian Islands	950	1.59%	46,831,457.10	1.82%
Thrace	1,732	2.89%	57,751,405.28	2.24%
Epirus	1,597	2.66%	62,437,209.76	2.43%
Grand Total	59,933	100.00%	2,573,150,428.91	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	14	0.02%	629,443.60	0.02%
12 - 24	476	0.79%	29,369,413.95	1.14%
24 - 36	370	0.62%	22,972,481.18	0.89%
36 - 60	2,014	3.36%	100,805,359.63	3.92%
60 - 96	10,655	17.78%	586,740,196.90	22.81%
over 96	46,404	77.43%	1,832,322,132.62	71.22%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	27	0.05%	278,381.27	0.01%
5 - 10 years	2,013	3.36%	24,009,520.36	0.93%
10 - 15 years	18,357	30.63%	439,781,963.81	17.09%
15 - 20 years	14,385	24.00%	516,167,802.44	20.06%
20 - 25 years	11,050	18.44%	597,086,410.25	23.21%
25 - 30 years	9,023	15.06%	622,660,172.85	24.20%
30 - 35 years	2,386	3.98%	180,753,576.46	7.03%
35 years +	2,692	4.49%	192,101,200.45	7.47%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	46,649	77.84%	1,896,702,782.47	73.72%
Houses	13,284	22.16%	676,136,245.41	26.28%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	14,107	23.54%	627,152,278.92	24.38%
Purchase	31,631	52.78%	1,464,303,474.06	56.91%
Repair	12,864	21.46%	416,404,207.06	16.18%
Construction (re-mortgage)	156	0.26%	8,918,311.30	0.35%
Purchase (re-mortgage)	721	1.20%	36,748,099.98	1.43%
Repair (re-mortgage)	454	0.76%	19,312,656.56	0.75%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	59,522	99.31%	2,540,860,442.21	98.76%
Balloon	400	0.67%	30,577,798.45	1.19%
Inter_only	11	0.02%	1,400,787.22	0.05%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58,052	96.86%	2,528,331,911.41	98.27%
Fixed Converting to Floating	1,122	1.87%	36,416,468.54	1.42%
Fixed to Maturity	759	1.27%	8,090,647.93	0.31%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,201	5.51%	260,860,768.11	10.32%
Libor 3 Months (CHF)	522	0.90%	52,726,745.74	2.09%
ECB Tracker	32,554	56.07%	1,324,370,423.64	52.38%
Euribor 1 Month	3,209	5.53%	149,982,867.54	5.93%
Euribor 3 Months	11,166	19.23%	590,635,549.35	23.36%
Libor 1 Month (Euro)	192	0.33%	4,341,699.04	0.17%
(blank)	5	0.01%	88,695.07	0.00%
Eurobank Base Rate CHF (SBEX)	95	0.16%	7,080,262.31	0.28%
Eurobank Base Rate	1,224	2.11%	14,942,340.75	0.59%
Eurobank Base Rate EUR (SBEX)	552	0.95%	14,724,029.32	0.58%
Eurobank OEK's Rate	914	1.57%	16,113,588.87	0.64%
Proton Base Rate	77	0.13%	2,902,460.47	0.11%
TT Bank Base Rate	2,210	3.81%	66,407,132.24	2.63%
TBank Base Rate	1,547	2.66%	14,984,408.84	0.59%
Euribor 6 Months	31	0.05%	392,592.49	0.02%
TBank OEK's Rate	491	0.85%	6,501,320.30	0.26%
TBank GG Rate	66	0.11%	1,347,685.72	0.05%
Grand Total	58,056	100.00%	2,528,402,569.79	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	329	29.43%	9,589,611.14	26.38%
Euribor 1 Month	196	17.53%	5,441,577.25	14.97%
Euribor 3 Months	135	12.08%	4,509,851.57	12.41%
Eurobank Base Rate	48	4.29%	1,353,184.46	3.72%
Eurobank Base Rate EUR (SBEX)	15	1.34%	365,234.99	1.00%
TT Bank Base Rate	395	35.33%	15,086,350.75	41.51%
Grand Total	1,118	100.00%	36,345,810.16	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	551	49.28%	14,778,662.72	40.66%
1 Jan 2021 +	567	50.72%	21,567,147.44	59.34%
Grand Total	1,118	100.00%	36,345,810.16	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,474	94.23%	2,408,145,214.15	93.60%
Y	3,459	5.77%	164,693,813.73	6.40%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	155	4.48%	6,490,637.78	3.94%
OEK Subsidy	3,249	93.93%	156,270,470.14	94.89%
Greek Government & OEK Subsidy	55	1.59%	1,932,705.81	1.17%
Grand Total	3,459	100.00%	164,693,813.73	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,083	86.90%	2,353,084,698.56	91.46%
Y	7,850	13.10%	219,754,329.32	8.54%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,521	95.98%	2,421,881,174.83	94.13%
Y	2,412	4.02%	150,957,853.05	5.87%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58,645	97.85%	2,492,713,361.93	96.89%
S	1,288	2.15%	80,125,665.94	3.11%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,554	91.02%	2,445,663,297.69	95.06%
Y	5,379	8.98%	127,175,730.19	4.94%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Private Employees	11,350	18.94%	463,415,772.20	18.01%
Civil servant	5,283	8.81%	229,662,991.50	8.93%
Group1	16,943	28.27%	809,252,594.81	31.45%
Pensioner	8,526	14.23%	267,287,406.27	10.39%
Bank employee	1,285	2.14%	76,723,547.74	2.98%
Housewife	1,521	2.54%	52,874,003.26	2.06%
Military personnel	1,416	2.36%	71,547,184.53	2.78%
Student	908	1.52%	41,996,296.95	1.63%
Accountant	888	1.48%	40,584,311.31	1.58%
Other Self employed	3,963	6.61%	198,820,607.96	7.73%
Unemployed	2,521	4.21%	82,172,893.70	3.19%
Lawyers - Jurists	658	1.10%	40,577,404.49	1.58%
Teacher	1,680	2.80%	71,248,269.38	2.77%
Salesman	1,524	2.54%	54,218,650.47	2.11%
Civil Servant - Policeman	1,467	2.45%	72,457,093.32	2.82%
Grand Total	59,933	100.00%	2,572,839,027.88	100.00%