

EUROBANK ERGASIAS S.A.

**€5 billion Global Covered Bond Programme**

Investor Report



Report No: 87

Reporting Date: 21/8/2017

Period of Loan Data Reported:	Starting Date	Ending Date
	17/2017	31/7/2017

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	500,000,000.00	Euribor 3M + 1,25%	20-Jul-18	20-Jul-19
4	16-May-16	XS1410482951	B3	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-18	20-Feb-19
				2,700,000,000.00			

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	62	Act/360	0.9210%	1,586,166.67	-
3	20-Jul-17	20-Oct-17	32	Act/360	0.9190%	408,444.44	-
4	22-May-17	21-Aug-17	91	Act/360	0.9190%	2,787,633.33	2,787,633.33
						4,782,244.44	2,787,633.33

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

### Part 1 - Mortgage Asset Portfolio

A-	MORTGAGE POOL SUMMARY INFO	As at 31/7/2017			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	665,853,688.26	2,640,366,347.01	3,226,556,758.37	432,087,215.95	2,153,025,325.67	2,548,347,572.65
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	665,165,626.93	2,637,697,801.51	3,223,282,471.75	431,189,670.08	2,150,193,449.19	2,544,694,519.71
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	547,311,361.77	2,489,585,681.50	2,971,416,266.74	348,859,559.79	2,094,284,310.91	2,413,460,486.38
A.4	Aggregate Original Principal O/S balance	739,590,032.36	4,694,113,149.99	5,345,218,029.26	497,335,844.93	3,998,634,086.85	4,453,653,158.15
A.5	Average Current Principal O/S balance	100,309.38	42,414.16	46,836.36	94,859.98	39,404.55	43,050.77
A.6	Average Original Principal O/S balance	111,417.60	75,405.02	77,590.62	109,184.60	73,182.78	75,238.25
A.7	Maximum Current Principal O/S balance	1,255,861.33	4,899,617.30	4,899,617.30	1,259,544.56	1,159,620.33	1,159,620.33
A.8	Maximum Original Principal O/S balance	1,503,559.08	5,500,000.00	5,500,000.00	1,503,559.08	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	6,638	62,252	68,890	4,555	54,639	59,194
A.10	Weighted Average Seasoning (years)	10.93	9.77	9.98	10.83	9.61	9.80
A.11	Weighted Average Remaining Maturity (years)	15.86	16.21	16.14	15.27	15.35	15.33
A.12	Weighted Average Current LTV percent (%)	92.16	65.57	70.40	94.77	58.89	64.46
A.13	Weighted Average Original LTV percent (%)	67.78	64.47	65.07	66.93	61.29	62.17
A.14	Weighted Average Interest Rate - Total (%)	0.62	1.89	1.66	0.71	1.99	1.80
A.15	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.14	0.88	0.59	1.14	0.87
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	88.96	86.57	87.00	86.62	87.29	87.18
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	8.55	11.76	11.18	11.03	11.12	11.10
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	2.39	1.57	1.72	2.15	1.46	1.57
A.19	OS Principal of Performing Loans - 90+ (%)	0.10	0.10	0.10	0.21	0.13	0.14
A.20	FX Rate	1.1359	-	-	1.0930	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2017					
		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	6,127	2,628,559.52	67,104	15,732,492.71	73,231	18,046,569.23
B.2	Partial Prepayments	4	64,154.40	114	904,639.80	118	961,118.72
B.3	Whole Prepayments	4	59,054.45	87	1,655,527.71	91	1,707,516.84
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,751,768.37</b>	-	<b>18,292,660.22</b>	-	<b>20,715,204.78</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2017					
		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	5,369	253,392.35	65,458	3,567,123.76	70,827	3,790,200.04
C.2	Interest From Overdues	1,799	1,289.88	14,910	9,761.15	16,709	10,896.71
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>254,682.23</b>	-	<b>3,576,884.91</b>	-	<b>3,801,096.75</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/7/2017					
		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	6,516	649,272,725.28	61,282	2,596,319,931.23	67,798	3,167,913,139.51
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	112	15,892,901.65	891	41,377,870.28	1,003	55,369,332.25
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>6,628</b>	<b>665,165,626.93</b>	<b>62,173</b>	<b>2,637,697,801.51</b>	<b>68,801</b>	<b>3,223,282,471.75</b>
A.4	In Arrears Loans 90 Days To 360 Days	10	688,061.33	79	2,668,545.50	89	3,274,286.61
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>10</b>	<b>688,061.33</b>	<b>79</b>	<b>2,668,545.50</b>	<b>89</b>	<b>3,274,286.61</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/7/2017					
		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	83	11,734,981.53	702	32,836,326.46	785	43,167,325.25
B.2	60 Days < Installment <= 89 Days	29	4,157,920.12	189	8,541,543.82	218	12,202,006.99
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>112</b>	<b>15,892,901.65</b>	<b>891</b>	<b>41,377,870.28</b>	<b>1,003</b>	<b>55,369,332.25</b>
B.4	90 Days < Installment <= 119 Days	10	688,061.33	73	2,427,482.84	83	3,033,223.95
B.5	120 Days < Installment <= 360 Days	0	0.00	6	241,062.66	6	241,062.66
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>10</b>	<b>688,061.33</b>	<b>79</b>	<b>2,668,545.50</b>	<b>89</b>	<b>3,274,286.61</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At July-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	237,797,512.46	1,367,611.91	510,745,924.91	5,594,599.04	209,347,224.63	6,798,588.75
A.2	Number of Loans	2,121	21	7,982	182	10,103	203



## Statutory Tests

Outstanding Bonds Principal	2,700,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	3,402,633.33	
Total Bonds Amount	<b>2,703,402,633.33</b>	
Current Outstanding Balance of Loans	3,226,556,758.37	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,971,416,266.74	
B. Accrued Interest on Loans	4,809,143.76	
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	7,830,555.56	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,968,394,854.94</b>	
Bonds / Nominal Value Assets Percentage	2,906,884,551.97	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	3,423,524,817.20	
Net Present Value of Liabilities	2,721,936,165.65	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	3,382,699,800.21	
Net Present Value of Liabilities	2,715,680,898.24	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	3,529,543,258.08	
Net Present Value of Liabilities	2,744,269,504.69	
<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	43,357,244.94	
Interest due on all series of covered bonds during 1st year	17,804,605.46	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	93.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	10,384,595.74	
Required Reserve Amount	12,511,443.68	
Amount credited to the account (payment to BoNY)	2,126,847.94	
Available (Outstanding) Reserve Amount t	12,511,443.68	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of 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> The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

<sup>4</sup> 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	6,638	9.64%	586,190,411.36	18.17%
EUR	62,252	90.36%	2,640,366,347.01	81.83%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,303	22.21%	356,021,765.53	6.66%
37.501 - 75.000	25,874	37.56%	1,436,018,974.84	26.87%
75.001 - 100.000	11,914	17.29%	1,052,450,475.38	19.69%
100.001 - 150.000	10,296	14.95%	1,258,500,160.05	23.54%
150.001 - 250.000	4,250	6.17%	781,639,964.71	14.62%
250.001 - 500.000	1,099	1.60%	345,073,828.15	6.46%
500.001 +	154	0.22%	115,512,860.58	2.16%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>5,345,218,029.26</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,702	54.73%	683,316,388.63	21.18%
37.501 - 75.000	18,986	27.56%	1,010,231,540.34	31.31%
75.001 - 100.000	5,530	8.03%	476,243,311.08	14.76%
100.001 - 150.000	4,294	6.23%	516,012,627.05	15.99%
150.001 - 250.000	1,838	2.67%	342,061,484.34	10.60%
250.001 - 500.000	471	0.68%	149,211,474.79	4.62%
500.001 +	69	0.10%	49,479,932.13	1.53%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1991	1	0.00%	315.86	0.00%
1993	6	0.01%	10,941.80	0.00%
1994	12	0.02%	23,652.43	0.00%
1995	6	0.01%	21,290.46	0.00%
1996	4	0.01%	38,561.76	0.00%
1997	12	0.02%	70,506.83	0.00%
1998	56	0.08%	664,319.29	0.02%
1999	766	1.11%	5,341,338.24	0.17%
2000	900	1.31%	13,361,489.72	0.41%
2001	1,316	1.91%	29,058,607.42	0.90%
2002	2,487	3.61%	57,165,059.57	1.77%
2003	3,275	4.75%	85,538,275.39	2.65%
2004	5,923	8.60%	232,460,708.46	7.20%
2005	9,989	14.50%	481,673,085.24	14.93%
2006	12,303	17.86%	609,458,378.40	18.89%
2007	10,267	14.90%	527,941,318.03	16.36%
2008	6,233	9.05%	329,309,668.45	10.21%
2009	4,065	5.90%	226,775,922.17	7.03%
2010	4,520	6.56%	262,714,376.01	8.14%
2011	3,036	4.41%	157,721,105.00	4.89%
2012	1,547	2.25%	81,934,651.22	2.54%
2013	1,001	1.45%	53,916,773.81	1.67%
2014	394	0.57%	23,994,491.19	0.74%
2015	512	0.74%	30,923,744.44	0.96%
2016	258	0.37%	16,364,236.38	0.51%
2017	1	0.00%	73,940.80	0.00%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	9,324	13.53%	83,257,337.98	2.58%
2021 - 2025	18,276	26.53%	531,287,000.72	16.47%
2026 - 2030	13,869	20.13%	672,307,788.84	20.84%
2031 - 2035	10,707	15.54%	649,562,481.99	20.13%
2036 - 2040	9,023	13.10%	682,711,825.34	21.16%
2041 - 2045	4,027	5.85%	329,149,609.36	10.20%
2046 +	3,664	5.32%	278,280,714.12	8.62%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,946	12.99%	77,064,915.16	2.39%
40.01 - 60 months	6,706	9.73%	138,199,406.58	4.28%
60.01 - 90 months	8,324	12.08%	260,792,277.63	8.08%
90.01 - 120 months	8,271	12.01%	323,357,492.94	10.02%
120.01 - 150 months	5,586	8.11%	282,109,792.44	8.74%
150.01 - 180 months	7,576	11.00%	430,100,102.65	13.33%
over 180 months	23,481	34.08%	1,714,932,770.98	53.15%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	8,716	12.65%	736,422,411.28	22.82%
1.01% - 2.00%	39,481	57.31%	1,823,612,476.83	56.52%
2.01% - 3.00%	8,963	13.01%	344,567,930.15	10.68%
3.01% - 4.00%	2,566	3.72%	125,995,357.18	3.90%
4.01% - 5.00%	2,327	3.38%	82,199,742.28	2.55%
5.01% - 6.00%	2,603	3.78%	60,863,200.14	1.89%
6.01% - 7.00%	3,962	5.75%	50,083,737.26	1.55%
7.01% +	272	0.39%	2,811,903.24	0.09%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>CURRENT LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,596	19.74%	171,169,010.44	5.31%
20.01% - 30.00%	7,246	10.52%	201,765,176.25	6.25%
30.01% - 40.00%	7,094	10.30%	265,745,066.80	8.24%
40.01% - 50.00%	7,032	10.21%	309,766,356.45	9.60%
50.01% - 60.00%	6,631	9.63%	339,277,683.54	10.52%
60.01% - 70.00%	6,549	9.51%	378,577,963.75	11.73%
70.01% - 80.00%	5,736	8.33%	358,115,229.66	11.10%
80.01% - 90.00%	4,792	6.96%	323,068,385.37	10.01%
90.01% - 100.00%	4,112	5.97%	300,023,201.76	9.30%
100.00% +	6,102	8.86%	579,048,684.34	17.95%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,421	4.97%	68,202,480.83	2.11%
20.01% - 30.00%	4,841	7.03%	148,456,142.00	4.60%
30.01% - 40.00%	6,906	10.02%	252,131,242.08	7.81%
40.01% - 50.00%	8,722	12.66%	369,350,207.77	11.45%
50.01% - 60.00%	10,246	14.87%	494,387,137.66	15.32%
60.01% - 70.00%	10,073	14.62%	513,480,989.89	15.91%
70.01% - 80.00%	11,937	17.33%	614,360,581.60	19.04%
80.01% - 90.00%	6,242	9.06%	374,294,459.36	11.60%
90.01% - 100.00%	5,943	8.63%	353,944,548.93	10.97%
100.00% +	559	0.81%	37,948,968.24	1.18%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	28,906	41.96%	1,620,411,247.53	50.22%
Thessaloniki	10,924	15.86%	442,738,770.90	13.72%
Macedonia	7,460	10.83%	256,689,027.34	7.96%
Peloponnese	4,719	6.85%	199,737,693.81	6.19%
Thessaly	4,766	6.92%	169,094,252.79	5.24%
Sterea Ellada	3,400	4.94%	134,291,189.20	4.16%
Aegean Islands	1,634	2.37%	100,032,953.18	3.10%
Creta Island	2,354	3.42%	115,988,524.44	3.59%
Ionian Islands	1,039	1.51%	52,661,379.16	1.63%
Thrace	1,926	2.80%	65,724,234.95	2.04%
Epirus	1,762	2.56%	69,187,485.08	2.14%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	374	0.54%	24,339,127.50	0.75%
12 - 24	568	0.82%	34,818,887.32	1.08%
24 - 36	1,664	2.42%	89,051,874.13	2.76%
36 - 60	10,207	14.82%	571,908,525.42	17.73%
60 - 96	56,048	81.36%	2,504,473,600.92	77.62%
over 96	29	0.04%	1,964,743.08	0.06%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	24	0.03%	276,892.11	0.01%
5 - 10 years	1,712	2.49%	20,516,625.43	0.64%
10 - 15 years	17,602	25.55%	401,542,176.89	12.44%
15 - 20 years	15,862	23.03%	567,905,753.76	17.60%
20 - 25 years	13,464	19.54%	743,456,676.25	23.04%
25 - 30 years	11,955	17.35%	860,649,330.88	26.67%
30 - 35 years	3,774	5.48%	298,303,495.56	9.25%
35 years +	4,497	6.53%	333,905,807.48	10.35%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	53,560	77.75%	2,368,720,408.04	73.41%
Houses	15,330	22.25%	857,836,350.33	26.59%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	15,639	22.70%	736,553,828.43	22.83%
Purchase	35,923	52.15%	1,825,637,180.55	56.58%
Repair	15,605	22.65%	568,408,055.10	17.62%
Construction (re-mortgage)	199	0.29%	12,986,053.54	0.40%
Purchase (re-mortgage)	920	1.34%	50,015,145.55	1.55%
Repair (re-mortgage)	604	0.88%	32,956,495.20	1.02%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	68,490	99.42%	3,194,156,918.10	99.00%
Balloon	395	0.57%	31,581,599.31	0.98%
Inter_only	5	0.01%	818,240.96	0.03%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	67,261	97.64%	3,184,291,402.51	98.69%
Fixed Converting to Floating	1,023	1.48%	34,937,908.70	1.08%
Fixed to Maturity	606	0.88%	7,327,447.16	0.23%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	5,732	8.52%	503,269,874.50	15.80%
Libor 3 Months (CHF)	778	1.16%	75,771,766.89	2.38%
ECB Tracker	36,962	54.95%	1,566,097,853.14	49.18%
Euribor 1 Month	3,900	5.80%	207,228,359.96	6.51%
Euribor 3 Months	12,747	18.95%	689,255,467.33	21.65%
Libor 1 Month (Euro)	213	0.32%	4,762,261.74	0.15%
Eurobank Base Rate CHF (SBEX)	113	0.17%	7,141,005.59	0.22%
Eurobank Base Rate	1,075	1.60%	13,532,726.17	0.42%
Eurobank Base Rate EUR (SBEX)	542	0.81%	14,084,525.31	0.44%
Eurobank OEK's Rate	921	1.37%	14,286,971.70	0.45%
Proton Base Rate	60	0.09%	2,020,028.52	0.06%
TT Bank Base Rate	2,364	3.51%	67,170,685.36	2.11%
TBank Base Rate	1,300	1.93%	12,942,519.44	0.41%
Euribor 6 Months	22	0.03%	304,225.49	0.01%
TBank OEK's Rate	477	0.71%	5,220,086.92	0.16%
TBank GG Rate	55	0.08%	1,203,044.45	0.04%
<b>Grand Total</b>	<b>67,261</b>	<b>100.00%</b>	<b>3,184,291,402.51</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	216	21.11%	7,436,391.21	21.28%
Euribor 1 Month	211	20.63%	6,316,166.91	18.08%
Euribor 3 Months	148	14.47%	5,420,830.57	15.52%
Eurobank Base Rate	48	4.69%	1,280,080.11	3.66%
Eurobank Base Rate EUR (SBEX)	15	1.47%	337,952.90	0.97%
TT Bank Base Rate	385	37.63%	14,146,487.00	40.49%
<b>Grand Total</b>	<b>1,023</b>	<b>100.00%</b>	<b>34,937,908.70</b>	<b>100.00%</b>

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	410	40.08%	11,474,368.51	32.84%
1 Jan 2021 +	613	59.92%	23,463,540.19	67.16%
<b>Grand Total</b>	<b>1,023</b>	<b>100.00%</b>	<b>34,937,908.70</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	66,301	96.24%	3,102,199,008.41	96.15%
Y	2,589	3.76%	124,357,749.96	3.85%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	122	4.71%	5,165,471.64	4.15%
OEK Subsidy	2,434	94.01%	118,092,692.17	94.96%
Greek Government & OEK Subsidy	33	1.27%	1,099,586.15	0.89%
<b>Grand Total</b>	<b>2,589</b>	<b>100.00%</b>	<b>124,357,749.96</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,398	86.22%	2,935,297,661.92	90.97%
Y	9,492	13.78%	291,259,096.45	9.03%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	65,521	95.11%	2,991,306,121.93	92.71%
Y	3,369	4.89%	235,250,636.44	7.29%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	66,799	96.96%	3,070,543,317.71	95.16%
S	2,091	3.04%	156,013,440.65	4.84%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	61,984	89.98%	3,038,284,932.96	94.16%
Y	6,906	10.02%	188,271,825.41	5.84%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	19,695	28.59%	1,027,241,884.81	31.84%
Other Private Employees	12,267	17.81%	537,111,288.29	16.65%
Pensioner	9,956	14.45%	341,118,766.74	10.57%
Civil servant	5,894	8.56%	272,115,290.75	8.43%
Other Self employed	4,358	6.33%	239,024,541.37	7.41%
Bank employee	1,888	2.74%	136,317,241.68	4.22%
Unemployed	3,371	4.89%	124,882,825.32	3.87%
Civil Servant - Policeman	1,779	2.58%	92,716,479.95	2.87%
Military personnel	1,663	2.41%	87,915,712.30	2.72%
Teacher	1,888	2.74%	83,340,005.07	2.58%
Salesman	1,768	2.57%	67,805,309.09	2.10%
Housewife	1,616	2.35%	61,407,697.24	1.90%
Lawyers - Jurists	787	1.14%	55,981,757.02	1.74%
Accountant	1,036	1.50%	50,692,002.17	1.57%
Student	924	1.34%	48,885,956.58	1.52%
<b>Grand Total</b>	<b>68,890</b>	<b>100.00%</b>	<b>3,226,556,758.37</b>	<b>100.00%</b>