

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



Report No: **82**

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 | Balance (in Euro) | Rating Moody's | Interest Rate | Final Maturity | Extended Final Maturity |
|----------|------------------|---------------------|----------------------|----------------|---------------------------|------------------|----------------------------|
| 4 | 12-May-11 | XS0626676729 | 50,000,000.00 | Caa2 | Euribor 3m + 1.35% | 20-Jun-17 | 20-Jun-57 |
| | | | <i>50,000,000.00</i> | | | | |

| Series | Interest Period | | Actual Days | Accrued Base | Current Interest Rate | Interest Accrued | Interest Paid |
|----------|------------------|------------------|-------------|----------------|--------------------------|------------------|---------------|
| | Start date | End Date | | | | | |
| 4 | 20-Dec-16 | 20-Mar-16 | 62 | Act/360 | 1.036000% | 89,211.11 | - |

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

Part 1 - Mortgage Asset Portfolio

| -A- | MORTGAGE POOL SUMMARY INFO | As at 31/1/2017 | As at Previous Report | At Issue 8/3/2010 |
|------|--|--------------------|--------------------------|----------------------|
| A.1 | Aggregate Current Principal O/S balance | 72,732,874.60 | 73,281,298.69 | 753,586,945.33 |
| A.2 | Aggregate Current Principal O/S balance (Bucket<=3) | 72,657,990.16 | 73,206,414.25 | 753,586,945.33 |
| A.3 | Aggregate Current Principal O/S balance (trimmed to 80% Index LTV limit & Bucket<=3) | 72,040,194.39 | 72,570,487.69 | 727,365,574.62 |
| A.4 | Aggregate Original Principal O/S balance | 100,884,440.77 | 101,004,440.77 | 845,742,451.86 |
| A.5 | Average Current Principal O/S balance | 76,080.41 | 76,573.98 | 79,258.20 |
| A.6 | Average Original Principal O/S balance | 105,527.66 | 105,542.78 | 88,950.62 |
| A.7 | Maximum Current Principal O/S balance | 839,070.15 | 842,467.80 | 995,850.93 |
| A.8 | Maximum Original Principal O/S balance | 1,000,000.00 | 1,000,000.00 | 1,250,000.00 |
| A.9 | Total Number of Loans | 956.00 | 957.00 | 9,508.00 |
| A.10 | Weighted Average Seasoning (years) | 7.06 | 6.99 | 2.79 |
| A.11 | Weighted Average Remaining Maturity (years) | 17.73 | 17.79 | 20.90 |
| A.12 | Weighted Average Current Index LTV percent (%) | 58.30 | 58.54 | 67.12 |
| A.13 | Weighted Average Original LTV percent (%) | 53.69 | 53.68 | 73.57 |
| A.14 | Weighted Average Interest Rate - Total (%) | 4.19 | 4.20 | 3.30 |
| A.15 | Weighted Average Interest Rate - (%) - Preferential Rate | 5.19 | 5.19 | 3.72 |
| A.16 | OS Principal of Current Loans (%) | 96.11 | 96.67 | 71.52 |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%) | 3.52 | 3.04 | 22.29 |
| A.18 | OS Principal of Performing Loans - 30-89 dpd (%) | 0.26 | 0.19 | 6.19 |
| A.19 | OS Principal of Performing Loans - 90+ (%) | 0.10 | - | - |
| A.20 | FX Rate | - | - | - |

| -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 | 994 | 294,804.91 | 990 | 294,126.76 |
| B.2 | Partial Prepayments | 14 | 176,402.30 | 3 | 29,420.00 |
| B.3 | Whole Prepayments | 0 | 0.00 | 2 | 82,260.38 |
| B.4 | Total Principal Receipts (B1+B2+B3) | - | 471,207.21 | - | 405,807.14 |

| -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 | 1,090 | 251,320.93 | 1,104 | 254,332.75 |
| C.2 | Interest From Overdues | 82 | 108.53 | 79 | 79.03 |
| C.3 | Total Interest Receipts (C1+C2) | - | 251,429.46 | - | 254,411.78 |
| 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 | | As at Previous Period | |
|------------|---|-----------------|----------------------|-----------------------|----------------------|
| | | No Of Loans | Amount (Eur) | No Of Loans | Amount (Eur) |
| A.1 | Performing Loans | 952 | 72,467,460.76 | 954 | 73,065,335.88 |
| A.2 | Delinquent/In Arrears Loans 30 Day To 89 Days | 3 | 190,529.40 | 2 | 141,078.37 |
| A.3 | Totals (A1+ A2) | 955 | 72,657,990.16 | 956 | 73,206,414.25 |
| A.4 | In Arrears Loans 90 Days To 360 Days | 1 | 74,884.44 | 1 | 74,884.44 |
| A.5 | Denounced Loans | 0 | 0.00 | 0 | 0.00 |
| A.6 | Totals (A4+ A5) | 1 | 74,884.44 | 1 | 74,884.44 |

| -B- | Breakdown of In Arrears Loans Number Of Days Past Due | As at 31/1/2017 | | As at Previous Period | |
|------------|---|-----------------|-------------------|-----------------------|-------------------|
| | | No Of Loans | Amount (Eur) | No Of Loans | Amount (Eur) |
| B.1 | 30 Days < Installment <= 59 Days | 1 | 50,236.78 | 1 | 83,364.05 |
| B.2 | 60 Days < Installment <= 89 Days | 2 | 140,292.62 | 1 | 57,714.32 |
| B.3 | Total (B1+B2=A2) | 3 | 190,529.40 | 2 | 141,078.37 |
| B.4 | 90 Days < Installment <= 119 Days | 0 | 0.00 | 1 | 74,884.44 |
| B.5 | 120 Days < Installment <= 360 Days | 1 | 74,884.44 | 0 | 0.00 |
| B.6 | Total (B4+B5=A4) | 1 | 74,884.44 | 1 | 74,884.44 |

Part 3 - Replenished Loans - Removed Loans

| -A- | Loan Amounts During The Period | Replenishment Loans | Removed Loans |
|-----|--------------------------------|---------------------|---------------|
| A.1 | Total Outstanding Balance | 0.00 | 84,868.02 |
| A.2 | Number of Loans | 0 | 1 |

III Statutory Tests

| | | |
|---|----------------------|-------------|
| Outstanding Bonds Principal | 50,000,000.00 | |
| Outstanding Accrued Interest on Bonds ¹ | 61,872.22 | |
| Total Bonds Amount | 50,061,872.22 | |
| Current Outstanding Balance of Loans | 72,732,874.60 | |
| A. Adjusted Outstanding Principal of Loans ² | 72,040,194.39 | |
| B. Accrued Interest on Loans | 257,603.72 | |
| 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 | 97,222.22 | |
| Nominal Value (A+B+C+D-Z) | 72,200,575.89 | |
| Bonds / Nominal Value Assets Percentage | 62,577,340.28 | |
| Nominal Value Test Result | | Pass |
| Net Present Value Test | | Pass |
| Net Present Value | 99,513,121.42 | |
| Net Present Value of Liabilities | 50,302,563.35 | |
| <i>Parallel shift +200bps of current interest rate curve</i> | | <i>Pass</i> |
| Net Present Value | 96,288,790.36 | |
| Net Present Value of Liabilities | 50,175,573.94 | |
| <i>Parallel shift -200bps of current interest rate curve</i> | | <i>Pass</i> |
| Net Present Value | 100,751,817.07 | |
| Net Present Value of Liabilities | 50,602,439.38 | |
| Interest Rate Coverage Test | | Pass |
| Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year | 2,992,595.34 | |
| Interest due on all series of covered bonds during 1st year | 259,398.80 | |
| Parameters | | |
| LTV Cap | 80.00% | |
| Asset Percentage BoG | 95.00% | |
| Asset Percentage ³ | 80.00% | |
| Negative carry Margin | 0.50% | |
| Reserve Ledger ⁴ | | |
| Opening Balance | 349,051.77 | |
| Required Reserve Amount | 260,856.34 | |
| Amount credited to the account to bring balance to Required Amount | 0.00 | |
| Available (Outstanding) Reserve Amount | 349,051.77 | |

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 Committed Asset Percentage was replaced from 95,00% to 80% on 2015/03/10

⁴ 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 | 0 | 0.00% | 0.00 | 0.00% |
| 37.501 - 75.000 | 262 | 27.41% | 17,304,909.17 | 17.15% |
| 75.001 - 100.000 | 360 | 37.66% | 32,618,313.99 | 32.33% |
| 100.001 - 150.000 | 243 | 25.42% | 30,093,466.75 | 29.83% |
| 150.001 - 250.000 | 78 | 8.16% | 15,027,750.86 | 14.90% |
| 250.001 - 500.000 | 10 | 1.05% | 3,290,000.00 | 3.26% |
| 500.001 + | 3 | 0.31% | 2,550,000.00 | 2.53% |
| Grand Total | 956 | 100.00% | 100,884,440.77 | 100.00% |

| OUTSTANDING LOAN AMOUNT | | | | |
|-------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS_Principal | % of OS_Principal |
| 0 - 37.500 | 27 | 2.82% | 744,617.29 | 1.02% |
| 37.501 - 75.000 | 579 | 60.56% | 33,517,698.76 | 46.08% |
| 75.001 - 100.000 | 208 | 21.76% | 18,029,298.18 | 24.79% |
| 100.001 - 150.000 | 104 | 10.88% | 12,419,498.54 | 17.08% |
| 150.001 - 250.000 | 32 | 3.35% | 5,819,662.04 | 8.00% |
| 250.001 - 500.000 | 5 | 0.52% | 1,363,029.64 | 1.87% |
| 500.001 + | 1 | 0.10% | 839,070.15 | 1.15% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| ORIGINATION DATE | | | | |
|--------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS_Principal | % of OS_Principal |
| 2000 | 1 | 0.10% | 50,611.13 | 0.07% |
| 2001 | 6 | 0.63% | 363,256.90 | 0.50% |
| 2002 | 17 | 1.78% | 1,107,754.58 | 1.52% |
| 2003 | 12 | 1.26% | 737,042.62 | 1.01% |
| 2004 | 73 | 7.64% | 5,060,306.25 | 6.96% |
| 2005 | 56 | 5.86% | 4,009,239.00 | 5.51% |
| 2006 | 73 | 7.64% | 5,197,870.42 | 7.15% |
| 2007 | 70 | 7.32% | 4,944,248.43 | 6.80% |
| 2008 | 49 | 5.13% | 3,253,618.87 | 4.47% |
| 2009 | 59 | 6.17% | 4,032,649.82 | 5.54% |
| 2010 | 110 | 11.51% | 8,556,165.91 | 11.76% |
| 2011 | 135 | 14.12% | 11,256,546.09 | 15.48% |
| 2012 | 110 | 11.51% | 9,432,057.94 | 12.97% |
| 2013 | 113 | 11.82% | 8,586,836.67 | 11.81% |
| 2014 | 72 | 7.53% | 6,144,669.97 | 8.45% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| MATURITY DATE | | | | |
|--------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS_Principal | % of OS_Principal |
| 2016 - 2020 | 18 | 1.88% | 973,019.14 | 1.34% |
| 2021 - 2025 | 96 | 10.04% | 5,834,458.72 | 8.02% |
| 2026 - 2030 | 221 | 23.12% | 15,131,354.17 | 20.80% |
| 2031 - 2035 | 256 | 26.78% | 19,776,098.77 | 27.19% |
| 2036 - 2040 | 180 | 18.83% | 13,644,024.81 | 18.76% |
| 2041 - 2045 | 162 | 16.95% | 15,104,993.49 | 20.77% |
| 2046 + | 23 | 2.41% | 2,268,925.50 | 3.12% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| REMAIN. TIME TO MATURITY | | | | |
|--------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS_Principal | % of OS_Principal |
| 0 - 40 months | 11 | 1.15% | 435,017.78 | 0.60% |
| 40.01 - 60 months | 20 | 2.09% | 1,228,918.22 | 1.69% |
| 60.01 - 90 months | 42 | 4.39% | 2,629,449.19 | 3.62% |
| 90.01 - 120 months | 90 | 9.41% | 5,775,915.84 | 7.94% |
| 120.01 - 150 months | 101 | 10.56% | 6,919,966.95 | 9.51% |
| 150.01 - 180 months | 113 | 11.82% | 8,146,383.13 | 11.20% |
| over 180 months | 579 | 60.56% | 47,597,223.49 | 65.44% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| INTEREST RATE - EURO DENOMINATED LOANS | | | | |
|--|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS_Principal | % of OS_Principal |
| 1.01% - 2.00% | 7 | 0.73% | 442,539.51 | 0.61% |
| 2.01% - 3.00% | 16 | 1.67% | 1,259,796.74 | 1.73% |
| 3.01% - 4.00% | 390 | 40.79% | 33,632,360.43 | 46.24% |
| 4.01% - 5.00% | 327 | 34.21% | 22,572,530.25 | 31.03% |
| 5.01% - 6.00% | 165 | 17.26% | 11,675,957.69 | 16.05% |
| 6.01% - 7.00% | 50 | 5.23% | 3,094,799.46 | 4.26% |
| 7.01% + | 1 | 0.10% | 54,890.52 | 0.08% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| CURRENT LTV Euro by Daily F/X Rate | | | | |
|------------------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS_Principal | % of OS_Principal |
| 0.00% - 20.00% | 34 | 3.56% | 1,684,965.54 | 2.32% |
| 20.01% - 30.00% | 63 | 6.59% | 3,867,165.01 | 5.32% |
| 30.01% - 40.00% | 103 | 10.77% | 7,038,681.85 | 9.68% |
| 40.01% - 50.00% | 147 | 15.38% | 11,082,182.47 | 15.24% |
| 50.01% - 60.00% | 184 | 19.25% | 13,740,292.67 | 18.89% |
| 60.01% - 70.00% | 190 | 19.87% | 15,952,902.53 | 21.93% |
| 70.01% - 80.00% | 144 | 15.06% | 11,685,323.55 | 16.07% |
| 80.01% - 90.00% | 73 | 7.64% | 6,252,247.80 | 8.60% |
| 90.01% - 100.00% | 13 | 1.36% | 1,044,172.31 | 1.44% |
| 100.00% + | 5 | 0.52% | 384,940.87 | 0.53% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| ORIGINAL LTV Euro by Daily F/X Rate | | | | |
|-------------------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| 0.00% - 20.00% | 16 | 1.67% | 940,624.87 | 1.29% |
| 20.01% - 30.00% | 56 | 5.86% | 3,809,315.66 | 5.24% |
| 30.01% - 40.00% | 148 | 15.48% | 11,340,537.47 | 15.59% |
| 40.01% - 50.00% | 199 | 20.82% | 15,350,539.69 | 21.11% |
| 50.01% - 60.00% | 221 | 23.12% | 17,144,477.21 | 23.57% |
| 60.01% - 70.00% | 175 | 18.31% | 13,814,505.71 | 18.99% |
| 70.01% - 80.00% | 98 | 10.25% | 7,304,389.27 | 10.04% |
| 80.01% - 90.00% | 35 | 3.66% | 2,418,146.03 | 3.32% |
| 90.01% - 100.00% | 7 | 0.73% | 506,840.13 | 0.70% |
| 100.00% + | 1 | 0.10% | 103,498.56 | 0.14% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| LOCATION OF PROPERTY | | | | |
|----------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| Attica | 448 | 46.86% | 35,880,128.93 | 49.33% |
| Thessaloniki | 98 | 10.25% | 7,524,374.72 | 10.35% |
| Macedonia | 101 | 10.56% | 6,526,305.83 | 8.97% |
| Peloponnese | 54 | 5.65% | 4,207,456.84 | 5.78% |
| Thessaly | 53 | 5.54% | 3,981,383.74 | 5.47% |
| Stereia Ellada | 41 | 4.29% | 2,680,394.02 | 3.69% |
| Aegean Islands | 51 | 5.33% | 3,860,798.37 | 5.31% |
| Creta Island | 39 | 4.08% | 2,935,261.16 | 4.04% |
| Ionian Islands | 20 | 2.09% | 1,532,099.57 | 2.11% |
| Thrace | 35 | 3.66% | 2,435,181.50 | 3.35% |
| Epirus | 16 | 1.67% | 1,169,489.92 | 1.61% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| SEASONING | | | | |
|--------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| 0 - 12 | 0 | 0.00% | 0.00 | 0.00% |
| 12 - 24 | 0 | 0.00% | 0.00 | 0.00% |
| 24 - 36 | 55 | 5.75% | 4,707,757.57 | 6.47% |
| 36 - 60 | 231 | 24.16% | 18,807,036.82 | 25.86% |
| 60 - 96 | 307 | 32.11% | 24,131,891.81 | 33.18% |
| over 96 | 363 | 37.97% | 25,086,188.40 | 34.49% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| LEGAL LOAN TERM | | | | |
|--------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| 0 - 5 years | 1 | 0.10% | 22,719.11 | 0.03% |
| 5 - 10 years | 17 | 1.78% | 1,065,542.36 | 1.47% |
| 10 - 15 years | 111 | 11.61% | 6,873,951.29 | 9.45% |
| 15 - 20 years | 242 | 25.31% | 17,484,739.94 | 24.04% |
| 20 - 25 years | 224 | 23.43% | 16,749,631.94 | 23.03% |
| 25 - 30 years | 294 | 30.75% | 24,617,590.37 | 33.85% |
| 30 - 35 years | 41 | 4.29% | 3,949,150.39 | 5.43% |
| 35 years + | 26 | 2.72% | 1,969,549.20 | 2.71% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| REAL ESTATE TYPE | | | | |
|--------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| Flats | 635 | 66.42% | 44,671,822.39 | 61.42% |
| Houses | 321 | 33.58% | 28,061,052.21 | 38.58% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| LOAN PURPOSE | | | | |
|----------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| Construction | 284 | 29.71% | 21,500,105.54 | 29.56% |
| Purchase | 555 | 58.05% | 43,067,283.64 | 59.21% |
| Repair | 110 | 11.51% | 7,467,904.53 | 10.27% |
| Construction (re-mortgage) | 3 | 0.31% | 473,888.18 | 0.65% |
| Purchase (re-mortgage) | 3 | 0.31% | 167,727.95 | 0.23% |
| Repair (re-mortgage) | 1 | 0.10% | 55,964.76 | 0.08% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| INTEREST PAYMENT FREQUENCY | | | | |
|----------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| FA | 949 | 99.27% | 72,149,008.77 | 99.20% |
| Balloon | 7 | 0.73% | 583,865.83 | 0.80% |
| Inter only | 0 | 0.00% | 0.00 | 0.00% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| INTEREST RATE TYPE | | | | |
|------------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| Floating | 795 | 83.16% | 61,180,406.91 | 84.12% |
| Fixed Converting to Floating | 141 | 14.75% | 10,423,037.92 | 14.33% |
| Fixed to Maturity | 20 | 2.09% | 1,129,429.77 | 1.55% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| INDEX TYPE (FLOATING) | | | | |
|-------------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| ECB Tracker | 5 | 0.63% | 320,794.48 | 0.52% |
| Euribor 1 Month | 3 | 0.38% | 330,175.67 | 0.54% |
| Euribor 3 Months | 523 | 65.79% | 42,921,506.80 | 70.16% |
| Eurobank Base Rate | 10 | 1.26% | 597,766.22 | 0.98% |
| TT Bank Base Rate | 192 | 24.15% | 12,777,463.61 | 20.88% |
| Eurobank Base Rate EUR (SBEX) | 53 | 6.67% | 3,751,290.77 | 6.13% |
| Eurobank OEK's Rate | 9 | 1.13% | 481,409.36 | 0.79% |
| Grand Total | 795 | 100.00% | 61,180,406.91 | 100.00% |

| INDEX TYPE (FIXED CONVERTING TO FLOATING) | | | | |
|--|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| ECB Tracker | 53 | 37.59% | 4,102,797.79 | 39.36% |
| Euribor 1 Month | 14 | 9.93% | 967,371.03 | 9.28% |
| Euribor 3 Months | 23 | 16.31% | 1,842,337.35 | 17.68% |
| Eurobank Base Rate | 4 | 2.84% | 224,477.81 | 2.15% |
| TT Bank Base Rate | 47 | 33.33% | 3,286,053.94 | 31.53% |
| Grand Total | 141 | 100.00% | 10,423,037.92 | 100.00% |

| 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 | 49 | 34.75% | 3,372,770.00 | 32.36% |
| 1 Jan 2021 + | 92 | 65.25% | 7,050,267.92 | 67.64% |
| Grand Total | 141 | 100.00% | 10,423,037.92 | 100.00% |

| SUBSIDISED VS. NON-SUBSIDISED LOANS | | | | |
|--|--------------|----------------|----------------------|-------------------|
| Subsidised flag | Num of Loans | % of loans | OS Principal | % of OS Principal |
| N | 952 | 99.58% | 72,454,213.17 | 99.62% |
| Y | 4 | 0.42% | 278,661.43 | 0.38% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| SUBSIDISED LOANS | | | | |
|--------------------------------|--------------|----------------|-------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| Greek Government Subsidy | 4 | 100.00% | 278,661.43 | 100.00% |
| OEK Subsidy | 0 | 0.00% | 0.00 | 0.00% |
| Greek Government & OEK Subsidy | 0 | 0.00% | 0.00 | 0.00% |
| Grand Total | 4 | 100.00% | 278,661.43 | 100.00% |

| COMBINED LOANS | | | | |
|-----------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| N | 956 | 100.00% | 72,732,874.60 | 100.00% |
| Y | 0 | 0.00% | 0.00 | 0.00% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| PREFERENTIAL RATE EUR | | | | |
|------------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| N | 954 | 99.79% | 72,637,273.30 | 99.87% |
| Y | 2 | 0.21% | 95,601.30 | 0.13% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| STAFF LOANS EUR | | | | |
|------------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| N | 953 | 99.69% | 72,558,610.85 | 99.76% |
| Y | 3 | 0.31% | 174,263.75 | 0.24% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| ADD-ON LOANS | | | | |
|---------------------|--------------|----------------|----------------------|-------------------|
| | Num of Loans | % of loans | OS Principal | % of OS Principal |
| N | 956 | 100.00% | 72,732,874.60 | 100.00% |
| Y | 0 | 0.00% | 0.00 | 0.00% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |

| Top 15 Profession Euro | | | | |
|-------------------------------|--------------|----------------|----------------------|-------------------|
| Professions | Num of Loans | % of loans | OS Principal | % of OS Principal |
| Other Professions | 365 | 38.18% | 29,970,487.43 | 41.21% |
| Other Private Employees | 144 | 15.06% | 11,097,233.57 | 15.26% |
| Civil Servant | 103 | 10.77% | 7,048,882.84 | 9.69% |
| Pensioner | 88 | 9.21% | 6,146,125.52 | 8.45% |
| Other Self employed | 69 | 7.22% | 5,007,691.94 | 6.89% |
| Civil Servant - Policeman | 38 | 3.97% | 2,826,143.73 | 3.89% |
| Housewife | 26 | 2.72% | 2,008,901.65 | 2.76% |
| Teacher | 23 | 2.41% | 1,607,598.98 | 2.21% |
| Unemployed | 21 | 2.20% | 1,511,820.79 | 2.08% |
| Military personnel | 23 | 2.41% | 1,481,694.00 | 2.04% |
| Student | 20 | 2.09% | 1,347,238.65 | 1.85% |
| Salesman | 16 | 1.67% | 1,197,658.61 | 1.65% |
| Merchant | 10 | 1.05% | 761,583.62 | 1.05% |
| Bank Employee | 5 | 0.52% | 387,914.53 | 0.53% |
| Businessman | 5 | 0.52% | 331,898.74 | 0.46% |
| Grand Total | 956 | 100.00% | 72,732,874.60 | 100.00% |