

EUROBANK ERGASIAS S.A.

€5 billion Global Covered Bond Programme

Investor Report



Report No: 99

Reporting Date: 20/8/2018

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

Servicer Provider: EUROBANK

Issuer Event of Default: NO

Covered Bond Event of Default: NO

Programme Details

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	26-Apr-10	XS0505078237	Ba2	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-18	20-Dec-19
3	8-Jun-10	XS0515809662	Ba2	900,000,000.00	Euribor 3M + 1,25%	22-Jul-19	22-Jul-20
4	16-May-16	XS1410482951	Ba2	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-19	20-Feb-20
5	19-Mar-18	XS1795267514	Ba2	200,000,000.00	Euribor 3M + 1,25%	20-Mar-19	20-Mar-20
6	11-Jul-18	XS1855456106	Ba2	350,000,000.00	Euribor 3M + 1,25%	22-Jul-19	20-Jul-20
				3,650,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jun-18	20-Sep-18	61	Act/360	0.9270%	1,570,750.00	-
3	20-Jul-18	22-Oct-18	31	Act/360	0.9290%	719,975.00	-
4	21-May-18	20-Aug-18	91	Act/360	0.9240%	2,802,800.00	2,802,800.00
5	20-Jun-18	20-Sep-18	61	Act/360	0.9270%	314,150.00	-
6	11-Jul-18	22-Oct-18	40	Act/360	0.9350%	363,611.11	-

Summary Loan Portfolio - Status - Removals & Replenishments**Part 1 - Mortgage Asset Portfolio**

A-	MORTGAGE POOL SUMMARY INFO	As at 31/7/2018			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	994,999,424.31	3,833,792,697.02	4,692,142,787.00	927,890,298.29	3,489,683,574.01	4,291,732,409.94
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	994,999,424.31	3,806,166,063.05	4,664,516,153.03	925,923,178.01	3,468,824,748.23	4,269,173,246.81
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	788,207,295.98	3,365,642,684.22	4,045,600,669.02	725,891,119.84	3,088,596,998.59	3,716,041,998.02
A.4	Aggregate Original Principal O/S balance	1,084,989,947.76	6,521,369,953.86	7,457,351,620.32	990,645,290.40	5,951,853,322.43	6,808,146,252.16
A.5	Average Current Principal O/S balance	100,820.69	37,218.76	41,569.00	108,728.65	38,841.16	43,624.48
A.6	Average Original Principal O/S balance	109,939.20	63,309.97	66,066.76	116,082.18	66,245.79	69,203.25
A.7	Maximum Current Principal O/S balance	1,547,219.24	4,647,794.35	4,647,794.35	1,547,219.24	4,720,343.23	4,720,343.23
A.8	Maximum Original Principal O/S balance	1,300,000.00	5,500,000.00	5,500,000.00	1,503,559.08	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	9,869	103,007	112,876	8,534	89,845	98,379
A.10	Weighted Average Seasoning (years)	11.54	10.68	10.84	11.82	11.10	11.24
A.11	Weighted Average Remaining Maturity (years)	15.91	16.53	16.41	16.00	16.66	16.54
A.12	Weighted Average Current Indexed LTV percent (%)	96.12	72.57	76.88	97.50	70.95	75.91
A.13	Weighted Average Current Unindexed LTV percent (%)	60.56	45.71	48.42	61.61	44.70	47.86
A.14	Weighted Average Original LTV percent (%)	69.68	65.55	66.31	68.72	63.31	64.32
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.12	1.84	0.62	2.20	1.91
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.23	0.95	0.58	1.22	0.94
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	82.98	70.33	72.65	81.36	76.39	77.32
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	13.85	19.66	18.60	14.53	18.76	17.97
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.17	9.28	8.17	3.90	4.25	4.19
A.20	OS Principal of Performing Loans - 90+(%)	0.00	0.72	0.59	0.21	0.60	0.53
A.21	FX Rate	1.1592	-	-	1.1569	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2018					
		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	11,872	4,241,706.50	117,025	19,550,582.30	128,897	23,209,749.40
B.2	Partial Prepayments	4	179,451.93	145	1,097,533.98	149	1,252,340.68
B.3	Whole Prepayments	5	139,458.99	155	3,548,984.33	160	3,669,290.57
B.4	Total Principal Receipts (B1+B2+B3)	-	4,560,617.42	-	24,197,100.61	-	28,131,380.65

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/7/2018					
		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	10,288	473,553.61	112,706	6,399,323.12	122,994	6,807,840.73
C.2	Interest From Overdues	3,733	2,892.62	33,451	25,149.21	37,184	27,644.57
C.3	Total Interest Receipts (C1+C2)	-	476,446.23	-	6,424,472.33	-	6,835,485.30
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					
		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	9,594	963,484,322.68	90,220	3,450,223,172.18	99,814	4,281,386,321.49
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	275	31,515,101.63	12,086	355,942,890.87	12,361	383,129,831.54
A.3	Totals (A1+ A2)	9,869	994,999,424.31	102,306	3,806,166,063.05	112,175	4,664,516,153.03
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	701	27,626,633.97	701	27,626,633.97
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	701	27,626,633.97	701	27,626,633.97

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/7/2018					
		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	211	23,901,676.79	10,183	289,614,250.51	10,394	310,233,364.37
B.2	60 Days < Installment <= 89 Days	64	7,613,424.84	1,903	66,328,640.36	1,967	72,896,467.17
B.3	Total (B1+B2=A4)	275	31,515,101.63	12,086	355,942,890.87	12,361	383,129,831.54
B.4	90 Days < Installment <= 119 Days	0	0.00	408	16,286,332.56	408	16,286,332.56
B.5	120 Days < Installment <= 360 Days	0	0.00	293	11,340,301.41	293	11,340,301.41
B.6	Total (B4+B5=A4)	0	0.00	701	27,626,633.97	701	27,626,633.97

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At July-18					
		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	10,709,775.02	6,250,248.02	202,352,305.78	13,667,583.44	211,591,242.13	19,059,446.81
A.2	Number of Loans	62	60	3,745	318	3,807	378



Statutory Tests

Outstanding Bonds Principal	3,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,984,995.83	
Total Bonds Amount	3,653,984,995.83	
Current Outstanding Balance of Loans	4,692,142,787.00	
A. Adjusted Outstanding Principal of Loans ²	4,045,600,669.02	
B. Accrued Interest on Loans	9,561,934.37	
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	12,197,222.22	
Nominal Value (A+B+C+D-Z)	4,042,965,381.17	
Bonds / Nominal Value Assets Percentage	3,929,016,124.55	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	4,750,667,850.65	
Net Present Value of Liabilities	3,686,512,729.95	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,675,907,321.01	
Net Present Value of Liabilities	3,676,018,388.83	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,900,757,287.87	
Net Present Value of Liabilities	3,718,486,228.06	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	64,150,172.12	
Interest due on all series of covered bonds during 1st year	25,503,142.43	
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	16,939,739.93	
Required Reserve Amount	17,197,130.99	
Amount credited to the account (payment to BoNY)	257,391.06	
Available (Outstanding) Reserve Amount t	17,197,130.99	

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	9,869	8.74%	858,350,089.98	18.29%
EUR	103,007	91.26%	3,833,792,697.02	81.71%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/11/2017
0 - 37.500	40,919	36.25%	874,431,426.21	11.73%
37.501 - 75.000	36,986	32.77%	2,046,329,910.07	27.44%
75.001 - 100.000	14,903	13.20%	1,306,439,523.90	17.52%
100.001 - 150.000	12,637	11.20%	1,531,416,525.16	20.54%
150.001 - 250.000	5,637	4.99%	1,030,561,838.71	13.82%
250.001 - 500.000	1,563	1.38%	488,646,049.18	6.55%
500.001 +	231	0.20%	179,526,347.09	2.41%
Grand Total	112,876	100.00%	7,457,351,620.32	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	69,654	61.71%	1,199,986,763.43	25.57%
37.501 - 75.000	27,308	24.19%	1,437,291,039.27	30.63%
75.001 - 100.000	7,106	6.30%	611,445,101.53	13.03%
100.001 - 150.000	5,450	4.83%	654,522,125.14	13.95%
150.001 - 250.000	2,511	2.22%	466,853,396.57	9.95%
250.001 - 500.000	728	0.64%	234,382,738.86	5.00%
500.001 +	119	0.11%	87,661,622.20	1.87%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	30,448	26.97%	824,636,578.86	17.57%
2005	10,763	9.54%	540,498,526.87	11.52%
2006	15,433	13.67%	808,995,266.70	17.24%
2007	14,064	12.46%	759,734,274.48	16.19%
2008	8,396	7.44%	462,024,282.49	9.85%
2009	4,949	4.38%	256,960,944.04	5.48%
2010	4,909	4.35%	250,854,271.75	5.35%
2011	4,273	3.79%	161,366,594.67	3.44%
2012	4,975	4.41%	160,714,585.87	3.43%
2013	3,433	3.04%	105,272,261.60	2.24%
2014	1,123	0.99%	27,662,074.34	0.59%
2015	492	0.44%	13,704,855.68	0.29%
2016	5,198	4.61%	162,844,882.26	3.47%
2017	3,488	3.09%	117,791,947.65	2.51%
2018	932	0.83%	39,081,439.74	0.83%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	12,805	11.34%	188,089,091.31	4.01%
2021 - 2025	23,795	21.08%	573,703,896.84	12.23%
2026 - 2030	24,570	21.77%	886,280,570.79	18.89%
2031 - 2035	17,280	15.31%	885,637,147.38	18.87%
2036 - 2040	14,574	12.91%	959,815,152.37	20.46%
2041 - 2045	8,639	7.65%	529,483,540.84	11.28%
2046 +	11,213	9.93%	669,133,387.48	14.26%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	18,940	16.78%	319,090,480.98	6.80%
40.01 - 60 months	7,847	6.95%	164,316,624.42	3.50%
60.01 - 90 months	8,532	7.56%	268,838,984.01	5.73%
90.01 - 120 months	13,337	11.82%	381,748,568.02	8.14%
120.01 - 150 months	10,971	9.72%	459,138,586.65	9.79%
150.01 - 180 months	11,602	10.28%	542,158,465.31	11.55%
over 180 months	41,647	36.90%	2,556,851,077.62	54.49%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	19,943	17.67%	1,233,320,402.86	26.28%
1.01% - 2.00%	48,792	43.23%	2,309,199,681.05	49.21%
2.01% - 3.00%	9,134	8.09%	298,914,788.43	6.37%
3.01% - 4.00%	7,880	6.98%	249,421,119.67	5.32%
4.01% - 5.00%	16,217	14.37%	391,303,172.92	8.34%
5.01% - 6.00%	2,538	2.25%	64,430,184.65	1.37%
6.01% - 7.00%	4,486	3.97%	73,151,162.86	1.56%
7.01% +	3,886	3.44%	72,402,274.57	1.54%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	22,690	20.10%	262,551,638.88	5.60%
20.01% - 30.00%	11,871	10.52%	286,372,707.29	6.10%
30.01% - 40.00%	11,286	10.00%	363,246,943.67	7.74%
40.01% - 50.00%	10,921	9.68%	419,760,779.66	8.95%
50.01% - 60.00%	10,205	9.04%	456,838,778.36	9.74%
60.01% - 70.00%	9,214	8.16%	463,974,382.18	9.89%
70.01% - 80.00%	7,707	6.83%	426,818,649.13	9.10%
80.01% - 90.00%	6,299	5.58%	375,610,120.45	8.01%
90.01% - 100.00%	5,435	4.82%	339,332,100.99	7.23%
100.00% +	17,248	15.28%	1,297,636,686.39	27.66%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	32,335	28.65%	532,712,101.13	11.35%
20.01% - 30.00%	17,830	15.80%	591,152,783.62	12.60%
30.01% - 40.00%	17,260	15.29%	734,088,705.75	15.65%
40.01% - 50.00%	15,097	13.37%	757,965,945.61	16.15%
50.01% - 60.00%	11,463	10.16%	662,828,070.48	14.13%
60.01% - 70.00%	8,552	7.58%	560,049,532.73	11.94%
70.01% - 80.00%	6,144	5.44%	453,151,603.13	9.66%
80.01% - 90.00%	2,660	2.36%	233,480,476.97	4.98%
90.01% - 100.00%	986	0.87%	101,920,513.56	2.17%
100.00% +	549	0.49%	64,793,054.03	1.38%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	8,981	7.96%	139,553,573.41	2.97%
20.01% - 30.00%	10,621	9.41%	239,966,794.51	5.11%
30.01% - 40.00%	13,053	11.56%	381,738,659.13	8.14%
40.01% - 50.00%	15,297	13.55%	545,952,855.22	11.64%
50.01% - 60.00%	15,328	13.58%	649,767,047.88	13.85%
60.01% - 70.00%	14,123	12.51%	659,302,420.41	14.05%
70.01% - 80.00%	14,239	12.61%	773,351,105.53	16.48%
80.01% - 90.00%	9,797	8.68%	580,051,044.81	12.36%
90.01% - 100.00%	6,686	5.92%	499,530,030.41	10.65%
100.00% +	4,751	4.21%	222,929,255.69	4.75%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	46,503	41.20%	2,326,804,512.35	49.59%
Thessaloniki	16,150	14.31%	627,963,742.64	13.38%
Macedonia	12,701	11.25%	386,154,519.22	8.23%
Peloponnese	8,452	7.49%	303,497,335.67	6.47%
Thessaly	8,013	7.10%	246,670,669.20	5.26%
Sterea Ellada	6,252	5.54%	210,493,464.10	4.49%
Creta Island	4,265	3.78%	175,988,873.94	3.75%
Ionian Islands	1,783	1.58%	75,169,782.10	1.60%
Thrace	2,665	2.36%	87,855,287.33	1.87%
Epirus	3,224	2.86%	104,646,757.92	2.23%
Aegean Islands	2,868	2.54%	146,897,842.53	3.13%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,682	1.49%	67,728,441.46	1.44%
12 - 24	5,604	4.96%	180,369,327.05	3.84%
24 - 36	2,553	2.26%	77,347,688.71	1.65%
36 - 60	2,410	2.14%	67,552,410.75	1.44%
60 - 96	13,016	11.53%	456,726,152.66	9.73%
over 96	87,611	77.62%	3,842,418,766.37	81.89%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7,457	6.61%	222,219,781.93	4.74%
5 - 10 years	2,270	2.01%	25,631,637.41	0.55%
10 - 15 years	16,627	14.73%	330,660,837.92	7.05%
15 - 20 years	17,729	15.71%	574,972,947.43	12.25%
20 - 25 years	18,200	16.12%	843,834,212.13	17.98%
25 - 30 years	28,151	24.94%	1,360,680,882.66	29.00%
30 - 35 years	9,538	8.45%	541,912,545.03	11.55%
35 years +	12,904	11.43%	792,229,942.50	16.88%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	84,920	75.23%	3,371,731,745.44	71.86%
Houses	27,956	24.77%	1,320,411,041.57	28.14%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	23,377	20.71%	991,576,323.53	21.13%
Purchase	51,542	45.66%	2,423,564,724.75	51.65%
Repair	22,625	20.04%	874,472,907.95	18.64%
Construction (re-mortgage)	295	0.26%	20,253,674.71	0.43%
Purchase (re-mortgage)	1,399	1.24%	73,782,663.63	1.57%
Repair (re-mortgage)	982	0.87%	51,038,534.01	1.09%
Equity Release	12,656	11.21%	257,453,958.43	5.49%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	103,792	91.95%	4,403,702,433.88	93.85%
Balloon	9,084	8.05%	288,440,353.13	6.15%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	110,109	97.55%	4,608,453,382.53	98.22%
Fixed Converting to Floating	2,217	1.96%	77,021,457.22	1.64%
Fixed to Maturity	550	0.49%	6,667,947.25	0.14%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7,329	6.66%	689,830,217.12	14.97%
Libor 3 Months (CHF)	1,695	1.54%	129,788,117.26	2.82%
ECB Tracker	41,471	37.66%	1,802,551,418.14	39.11%
Euribor 1 Month	4,557	4.14%	263,089,894.25	5.71%
Euribor 3 Months	23,227	21.09%	982,007,976.44	21.31%
Libor 1 Month (Euro)	215	0.20%	4,097,502.20	0.09%
Eurobank OEK's Rate	654	0.59%	9,111,988.56	0.20%
Euribor 6 Months	11	0.01%	131,709.86	0.00%
TBank OEK's Rate	334	0.30%	3,979,404.75	0.09%
TBank GG Rate	47	0.04%	809,584.09	0.02%
Originator Rate	30,569	27.76%	723,055,569.85	15.69%
Grand Total	110,109	100.00%	4,608,453,382.53	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	5	0.23%	123,249.55	0.16%
Libor 3 Months (CHF)	85	3.83%	3,330,355.69	4.32%
ECB Tracker	173	7.80%	8,472,574.63	11.00%
Euribor 1 Month	200	9.02%	9,718,569.98	12.62%
Euribor 3 Months	1,343	60.58%	37,630,607.85	48.86%
Originator Rate	411	18.54%	17,746,099.52	23.04%
Grand Total	2,217	100.00%	77,021,457.22	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	411	18.54%	14,281,943.49	18.54%
1 Jan 2021 +	1,806	81.46%	62,739,513.73	81.46%
Grand Total	2,217	100.00%	77,021,457.22	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	111,456	98.74%	4,624,414,310.46	98.56%
Y	1,420	1.26%	67,728,476.54	1.44%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	76	5.35%	3,267,280.29	4.82%
OEK Subsidy	1,343	94.58%	64,436,779.76	95.14%
Greek Government & OEK Subsidy	1	0.07%	24,416.49	0.04%
Grand Total	1,420	100.00%	67,728,476.54	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	79,482	70.42%	3,672,744,832.38	78.27%
Y	33,394	29.58%	1,019,397,954.62	21.73%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	108,125	95.79%	4,334,531,789.71	92.38%
Y	4,751	4.21%	357,610,997.29	7.62%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	110,391	97.80%	4,510,454,257.00	96.13%
S	2,485	2.20%	181,688,530.01	3.87%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	101,562	89.98%	4,353,580,038.26	92.78%
Y	11,314	10.02%	338,562,748.74	7.22%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	29,057	25.74%	1,429,249,684.67	30.46%
Other Private Employees	15,721	13.93%	667,700,711.88	14.23%
Pensioner	20,349	18.03%	600,262,195.92	12.79%
Civil servant	12,845	11.38%	447,268,695.11	9.53%
Other Self employed	6,601	5.85%	346,354,533.77	7.38%
Unemployed	8,116	7.19%	272,173,849.39	5.80%
Bank employee	2,312	2.05%	165,055,976.93	3.52%
Civil Servant - Policeman	2,600	2.30%	126,045,853.16	2.69%
Teacher	3,362	2.98%	124,218,343.66	2.65%
Military personnel	2,117	1.88%	103,099,652.42	2.20%
Housewife	2,682	2.38%	98,998,657.95	2.11%
Salesman	2,511	2.22%	93,190,929.66	1.99%
Civil Servant - Primary School Teachers	2,372	2.10%	79,755,100.78	1.70%
Independent means	1,195	1.06%	69,466,054.64	1.48%
Lawyers - Jurists	1,036	0.92%	69,302,547.07	1.48%
Grand Total	112,876	100.00%	4,692,142,787.00	100.00%