

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



Report No: **82**
Reporting Date: **20/3/2017**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/02/2017	28/2/2017

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	90	Act/360	0.9360%	2,340,000.00	2,340,000.00
3	20-Feb-17	20-Mar-17	28	Act/360	0.0000%	0.00	0.00
4	20-Feb-17	22-May-17	28	Act/360	0.9220%	860,533.33	-
						2,340,000.00	2,340,000.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 28/2/2017			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	453,938,741.95	2,243,341,532.88	2,669,655,152.29	459,811,173.13	2,267,606,952.16	2,698,626,049.58
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	452,715,883.14	2,240,195,286.52	2,665,360,466.03	458,026,850.16	2,263,569,622.32	2,692,916,126.03
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	357,491,029.05	2,175,498,604.10	2,511,233,980.74	361,651,672.82	2,196,636,963.19	2,535,643,030.70
A.4	Aggregate Original Principal O/S balance	512,929,896.26	4,085,849,966.70	4,567,564,745.31	517,666,347.61	4,109,318,409.81	4,594,569,954.25
A.5	Average Current Principal O/S balance	96,459.57	39,907.88	43,823.03	96,781.98	40,058.07	43,980.93
A.6	Average Original Principal O/S balance	108,994.88	72,685.14	74,977.67	108,959.45	72,592.54	74,880.13
A.7	Maximum Current Principal O/S balance	1,274,265.70	1,205,416.99	1,205,416.99	1,277,942.52	1,216,857.29	1,216,857.29
A.8	Maximum Original Principal O/S balance	1,503,559.08	2,000,000.00	2,000,000.00	1,503,559.08	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,706	56,213	60,919	4,751	56,608.00	61,359
A.10	Weighted Average Seasoning (years)	10.49	9.30	9.49	10.42	9.23	9.42
A.11	Weighted Average Remaining Maturity (years)	15.45	15.45	15.45	15.49	15.48	15.48
A.12	Weighted Average Current LTV percent (%)	99.12	59.83	66.10	99.15	60.05	66.29
A.13	Weighted Average Original LTV percent (%)	66.98	61.26	62.18	66.90	61.26	62.16
A.14	Weighted Average Interest Rate - Total (%)	0.71	2.01	1.80	0.70	2.01	1.80
A.15	Weighted Average Interest Rate - (%) - Preferntial Rate	0.59	1.14	0.87	0.59	1.15	0.87
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	84.35	84.40	84.39	87.98	87.84	87.86
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	13.87	14.22	14.17	10.52	10.99	10.92
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.51	1.24	1.29	1.11	0.99	1.01
A.19	OS Principal of Performing Loans - 90+(%)	0.27	0.14	0.16	0.39	0.18	0.21
A.20	FX Rate	1.0648	-	-	1.0668	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 28/2/2017					
		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	5,872	2,587,422.35	63,075	15,392,476.95	68,947	17,822,437.83
B.2	Partial Prepayments	10	442,262.73	187	1,976,788.31	197	2,392,136.48
B.3	Whole Prepayments	7	124,600.74	154	2,530,405.45	161	2,647,423.43
B.4	Total Principal Receipts (B1+B2+B3)	-	3,154,285.82	-	19,899,670.71	-	22,861,997.74

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 28/2/2017					
		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	5,269	256,630.62	62,902	3,510,212.71	68,171	3,751,225.69
C.2	Interest From Overdues	1,238	1,095.55	11,117	8,004.90	12,355	9,033.78
C.3	Total Interest Receipts (C1+C2)	-	257,726.17	-	3,518,217.61	-	3,760,259.47
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 28/2/2017					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,622	445,861,120.08	55,419	2,212,313,137.68	60,041	2,631,040,711.01
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	73	6,854,763.06	699	27,882,148.84	772	34,319,755.02
A.3	Totals (A1+ A2)	4,695	452,715,883.14	56,118	2,240,195,286.52	60,813	2,665,360,466.03
A.4	In Arrears Loans 90 Days To 360 Days	11	1,222,858.81	95	3,146,246.36	106	4,294,686.26
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	11	1,222,858.81	95	3,146,246.36	106	4,294,686.26

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 28/2/2017					
		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	55	5,569,770.43	563	22,225,877.04	618	27,456,690.74
B.2	60 Days < Installment <= 89 Days	18	1,284,992.63	136	5,656,271.80	154	6,863,064.28
B.3	Total (B1+B2=A4)	73	6,854,763.06	699	27,882,148.84	772	34,319,755.02
B.4	90 Days < Installment <= 119 Days	8	1,067,178.19	55	1,861,409.41	63	2,863,642.87
B.5	120 Days < Installment <= 360 Days	3	155,680.62	40	1,284,836.95	43	1,431,043.39
B.6	Total (B4+B5=A4)	11	1,222,858.81	95	3,146,246.36	106	4,294,686.26

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At February-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	0.00	2,760,059.42	0.00	4,391,255.73	0.00	6,983,347.60
A.2	Number of Loans	0	26	0	110	0	136



Statutory Tests

Outstanding Bonds Principal	2,225,000,000.00	
Outstanding Accrued Interest on Bonds ¹	2,122,600.00	
Total Bonds Amount	2,227,122,600.00	
Current Outstanding Balance of Loans	2,669,655,152.29	
A. Adjusted Outstanding Principal of Loans ²	2,511,233,980.74	
B. Accrued Interest on Loans	4,374,979.50	
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	10,096,527.78	
Nominal Value (A+B+C+D-Z)	2,505,512,432.46	
Bonds / Nominal Value Assets Percentage	2,394,755,483.87	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,859,343,089.77	
Net Present Value of Liabilities	2,250,590,797.74	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,828,927,018.84	
Net Present Value of Liabilities	2,244,419,297.58	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,973,824,642.05	
Net Present Value of Liabilities	2,277,122,698.85	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	39,512,478.68	
Interest due on all series of covered bonds during 1st year	21,162,424.36	
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	10,234,050.48	
Required Reserve Amount	10,384,595.74	
Amount credited to the account (payment to BoNY)	150,545.26	
Available (Outstanding) Reserve Amount t	10,384,595.74	

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	4,706	7.73%	426,313,619.41	15.97%
EUR	56,213	92.27%	2,243,341,532.88	84.03%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,205	23.32%	331,454,900.16	7.26%
37.501 - 75.000	23,579	38.71%	1,313,124,432.55	28.75%
75.001 - 100.000	10,432	17.12%	927,888,161.79	20.31%
100.001 - 150.000	8,574	14.07%	1,057,985,765.22	23.16%
150.001 - 250.000	3,224	5.29%	600,486,211.52	13.15%
250.001 - 500.000	795	1.31%	254,251,533.83	5.57%
500.001 +	110	0.18%	82,373,740.25	1.80%
Grand Total	60,919	100.00%	4,567,564,745.31	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,764	57.07%	621,851,344.27	23.29%
37.501 - 75.000	16,666	27.36%	881,133,806.69	33.01%
75.001 - 100.000	4,465	7.33%	383,106,565.41	14.35%
100.001 - 150.000	3,300	5.42%	395,456,178.89	14.81%
150.001 - 250.000	1,343	2.20%	249,511,154.43	9.35%
250.001 - 500.000	333	0.55%	107,172,178.52	4.01%
500.001 +	48	0.08%	31,423,924.07	1.18%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1993	1	0.00%	6,356.93	0.00%
1997	9	0.01%	16,471.65	0.00%
1998	52	0.09%	541,905.27	0.02%
1999	743	1.22%	5,092,423.27	0.19%
2000	866	1.42%	12,463,549.63	0.47%
2001	1,253	2.06%	25,859,450.83	0.97%
2002	2,770	4.55%	51,909,220.27	1.94%
2003	2,988	4.90%	74,870,834.68	2.80%
2004	5,299	8.70%	195,590,441.23	7.33%
2005	8,574	14.07%	388,302,470.20	14.55%
2006	10,241	16.81%	471,776,990.03	17.67%
2007	8,715	14.31%	410,069,807.95	15.36%
2008	5,242	8.60%	262,995,579.88	9.85%
2009	3,671	6.03%	195,337,890.09	7.32%
2010	4,304	7.07%	247,746,545.22	9.28%
2011	2,949	4.84%	153,142,856.28	5.74%
2012	1,300	2.13%	63,334,497.51	2.37%
2013	840	1.38%	42,748,848.51	1.60%
2014	379	0.62%	23,208,497.71	0.87%
2015	506	0.83%	31,396,599.14	1.18%
2016	217	0.36%	13,243,916.03	0.50%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	10,211	16.76%	99,713,316.76	3.74%
2021 - 2025	17,396	28.56%	533,602,285.91	19.99%
2026 - 2030	12,322	20.23%	595,523,750.74	22.31%
2031 - 2035	8,796	14.44%	526,693,426.86	19.73%
2036 - 2040	6,833	11.22%	499,912,023.14	18.73%
2041 - 2045	2,910	4.78%	232,232,622.06	8.70%
2046 +	2,451	4.02%	181,977,726.83	6.82%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,457	13.88%	70,910,217.54	2.66%
40.01 - 60 months	6,112	10.03%	121,523,575.88	4.55%
60.01 - 90 months	8,268	13.57%	253,101,879.00	9.48%
90.01 - 120 months	8,060	13.23%	319,417,515.90	11.96%
120.01 - 150 months	4,860	7.98%	232,817,860.61	8.72%
150.01 - 180 months	6,807	11.17%	376,516,194.81	14.10%
over 180 months	18,355	30.13%	1,295,367,908.56	48.52%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6,257	10.27%	520,287,884.09	19.49%
1.01% - 2.00%	34,307	56.32%	1,504,637,037.90	56.36%
2.01% - 3.00%	8,144	13.37%	310,377,923.75	11.63%
3.01% - 4.00%	2,531	4.15%	126,866,055.55	4.75%
4.01% - 5.00%	2,275	3.73%	83,226,404.97	3.12%
5.01% - 6.00%	2,687	4.41%	65,097,889.86	2.44%
6.01% - 7.00%	4,405	7.23%	55,972,037.13	2.10%
7.01% +	313	0.51%	3,189,919.03	0.12%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

CURRENT LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,103	21.51%	161,323,684.49	6.04%
20.01% - 30.00%	6,785	11.14%	185,444,654.38	6.95%
30.01% - 40.00%	6,597	10.83%	244,853,754.31	9.17%
40.01% - 50.00%	6,508	10.68%	287,655,936.97	10.78%
50.01% - 60.00%	6,172	10.13%	309,211,921.72	11.58%
60.01% - 70.00%	6,027	9.89%	343,530,615.50	12.87%
70.01% - 80.00%	5,416	8.89%	333,792,505.13	12.50%
80.01% - 90.00%	4,333	7.11%	281,307,486.92	10.54%
90.01% - 100.00%	3,411	5.60%	234,663,550.05	8.79%
100.00% +	2,567	4.21%	287,871,042.82	10.78%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,350	5.50%	65,255,928.79	2.44%
20.01% - 30.00%	4,627	7.60%	138,092,090.61	5.17%
30.01% - 40.00%	6,656	10.93%	236,752,096.19	8.87%
40.01% - 50.00%	8,311	13.64%	345,211,501.62	12.93%
50.01% - 60.00%	9,542	15.66%	449,987,752.83	16.86%
60.01% - 70.00%	9,224	15.14%	450,192,019.07	16.86%
70.01% - 80.00%	10,323	16.95%	504,806,165.38	18.91%
80.01% - 90.00%	4,649	7.63%	259,145,353.62	9.71%
90.01% - 100.00%	3,871	6.35%	204,002,197.69	7.64%
100.00% +	366	0.60%	16,210,046.49	0.61%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,003	41.04%	1,289,384,339.32	48.29%
Thessaloniki	9,567	15.70%	356,146,605.74	13.34%
Macedonia	6,787	11.14%	228,660,827.21	8.56%
Peloponnese	4,260	6.99%	175,335,086.29	6.57%
Thessaly	4,350	7.14%	146,463,226.15	5.49%
Stereia Ellada	3,049	5.01%	114,924,331.95	4.30%
Aegean Islands	1,453	2.39%	87,844,207.92	3.29%
Creta Island	2,126	3.49%	101,647,426.89	3.81%
Ionian Islands	967	1.59%	48,090,643.28	1.80%
Thrace	1,739	2.85%	58,284,860.07	2.18%
Epirus	1,618	2.66%	63,328,904.02	2.37%
Grand Total	60,919	100.00%	2,670,110,458.83	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	182	0.30%	10,368,580.59	0.39%
12 - 24	412	0.68%	26,763,307.50	1.00%
24 - 36	441	0.72%	27,052,389.44	1.01%
36 - 60	1,856	3.05%	91,976,294.84	3.45%
60 - 96	10,392	17.06%	569,155,914.08	21.32%
over 96	47,636	78.20%	1,944,338,665.85	72.83%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	30	0.05%	341,331.85	0.01%
5 - 10 years	1,962	3.22%	24,176,479.08	0.91%
10 - 15 years	18,058	29.64%	429,203,395.88	16.08%
15 - 20 years	14,745	24.20%	532,071,972.82	19.93%
20 - 25 years	11,417	18.74%	627,461,865.98	23.50%
25 - 30 years	9,320	15.30%	654,377,208.45	24.51%
30 - 35 years	2,537	4.16%	196,637,247.21	7.37%
35 years +	2,850	4.68%	205,385,651.03	7.69%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	47,350	77.73%	1,961,124,078.84	73.46%
Houses	13,569	22.27%	708,531,073.45	26.54%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	14,337	23.53%	646,346,670.53	24.21%
Purchase	32,028	52.57%	1,515,770,088.45	56.78%
Repair	13,140	21.57%	435,092,916.60	16.30%
Construction (re-mortgage)	163	0.27%	10,313,964.03	0.39%
Purchase (re-mortgage)	764	1.25%	40,075,912.02	1.50%
Repair (re-mortgage)	487	0.80%	22,055,600.65	0.83%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	60,518	99.34%	2,637,503,347.31	98.80%
Balloon	397	0.65%	31,478,065.55	1.18%
Inter_only	4	0.01%	673,739.44	0.03%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	59,025	96.89%	2,623,954,948.89	98.29%
Fixed Converting to Floating	1,134	1.86%	37,614,736.88	1.41%
Fixed to Maturity	760	1.25%	8,085,466.53	0.30%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,998	6.77%	354,070,943.12	13.49%
Libor 3 Months (CHF)	595	1.01%	64,748,187.82	2.47%
ECB Tracker	32,262	54.65%	1,297,761,549.74	49.45%
Euribor 1 Month	3,163	5.36%	147,100,238.05	5.61%
Euribor 3 Months	11,633	19.70%	611,507,696.31	23.30%
Libor 1 Month (Euro)	196	0.33%	4,318,105.17	0.16%
Eurobank Base Rate CHF (SBEX)	104	0.18%	7,487,965.56	0.29%
Eurobank Base Rate	1,219	2.06%	15,218,087.90	0.58%
Eurobank Base Rate EUR (SBEX)	567	0.96%	14,910,543.87	0.57%
Eurobank OEK's Rate	929	1.57%	15,947,204.91	0.61%
Proton Base Rate	68	0.12%	2,303,110.58	0.09%
TT Bank Base Rate	2,229	3.78%	66,562,649.06	2.54%
TBank Base Rate	1,484	2.51%	14,366,969.33	0.55%
Euribor 6 Months	28	0.05%	347,641.03	0.01%
TBank OEK's Rate	496	0.84%	6,294,540.29	0.24%
TBank GG Rate	67	0.11%	1,399,767.28	0.05%
Grand Total	59,038	100.00%	2,624,345,200.02	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	315	28.10%	9,515,370.55	25.56%
Euribor 1 Month	205	18.29%	5,995,952.13	16.11%
Euribor 3 Months	140	12.49%	4,756,535.32	12.78%
Eurobank Base Rate	48	4.28%	1,353,848.82	3.64%
Eurobank Base Rate EUR (SBEX)	15	1.34%	359,073.64	0.96%
TT Bank Base Rate	398	35.50%	15,243,705.29	40.95%
Grand Total	1,121	100.00%	37,224,485.75	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	534	47.64%	14,572,188.46	39.15%
1 Jan 2021 +	587	52.36%	22,652,297.29	60.85%
Grand Total	1,121	100.00%	37,224,485.75	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,721	94.75%	2,517,809,995.37	94.31%
Y	3,198	5.25%	151,845,156.92	5.69%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	151	4.72%	6,335,046.26	4.17%
OEK Subsidy	2,998	93.75%	143,802,004.49	94.70%
Greek Government & OEK Subsidy	49	1.53%	1,708,106.17	1.12%
Grand Total	3,198	100.00%	151,845,156.92	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,010	87.02%	2,448,561,472.51	91.72%
Y	7,909	12.98%	221,093,679.79	8.28%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58,358	95.80%	2,498,720,400.20	93.60%
Y	2,561	4.20%	170,934,752.10	6.40%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,616	97.86%	2,588,735,127.35	96.97%
S	1,303	2.14%	80,920,024.94	3.03%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,549	91.19%	2,542,345,581.93	95.23%
Y	5,370	8.81%	127,309,570.36	4.77%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Private Employees	11,401	18.72%	472,710,075.17	17.71%
Civil servant	5,314	8.72%	233,249,781.18	8.74%
Other Professions	17,310	28.41%	848,184,950.83	31.77%
Pensioner	8,741	14.35%	280,395,649.30	10.50%
Bank employee	1,295	2.13%	78,236,094.22	2.93%
Housewife	1,531	2.51%	54,627,009.99	2.05%
Military personnel	1,427	2.34%	73,466,280.81	2.75%
Student	912	1.50%	44,010,405.38	1.65%
Accountant	899	1.48%	41,875,072.41	1.57%
Other Self employed	4,018	6.60%	205,721,575.87	7.71%
Unemployed	2,614	4.29%	87,709,579.98	3.29%
Lawyers - Jurists	690	1.13%	45,672,401.07	1.71%
Teacher	1,708	2.80%	72,735,419.48	2.72%
Salesman	1,570	2.58%	56,876,447.43	2.13%
Civil Servant - Policeman	1,489	2.44%	74,184,409.16	2.78%
Grand Total	60,919	100.00%	2,669,655,152.29	100.00%