

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



Report No: **84**
Reporting Date: **22/5/2017**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/04/20147	30/4/2017

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-Mar-17	20-Jun-17	63	Act/360	0.9210%	1,611,750.00	-
3	20-Apr-17	22-May-17	32	Act/360	0.0000%	0.00	0.00
4	20-Feb-17	22-May-17	91	Act/360	0.9220%	2,796,733.33	2,796,733.33
						1,611,750.00	0.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 30/4/2017			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	442,799,225.53	2,198,276,088.67	2,607,101,890.10	448,071,626.06	2,218,297,929.14	2,637,213,061.96
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	441,728,268.54	2,195,913,251.90	2,603,750,264.68	447,144,722.43	2,216,657,450.35	2,634,705,994.13
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	353,867,547.77	2,135,573,249.15	2,462,290,586.21	354,895,536.44	2,154,244,629.15	2,486,046,738.76
A.4	Aggregate Original Principal O/S balance	504,996,176.01	4,038,818,523.55	4,505,069,263.10	508,850,797.09	4,061,250,406.49	4,536,989,745.58
A.5	Average Current Principal O/S balance	95,698.99	39,718.79	43,471.26	95,905.74	39,755.16	43,611.20
A.6	Average Original Principal O/S balance	109,141.17	72,973.99	75,118.29	108,914.98	72,783.57	75,027.53
A.7	Maximum Current Principal O/S balance	1,266,908.05	1,182,470.27	1,182,470.27	1,270,587.49	1,193,953.85	1,193,953.85
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	4,627	55,346	59,973	4,672	55,799	60,471
A.10	Weighted Average Seasoning (years)	10.66	9.45	9.64	10.58	9.38	9.57
A.11	Weighted Average Remaining Maturity (years)	15.37	15.40	15.40	15.42	15.43	15.43
A.12	Weighted Average Current LTV percent (%)	96.60	59.37	65.21	98.27	59.57	65.72
A.13	Weighted Average Original LTV percent (%)	67.06	61.27	62.18	67.03	61.26	62.18
A.14	Weighted Average Interest Rate - Total (%)	0.72	2.00	1.80	0.70	2.00	1.80
A.15	Weighted Average Interest Rate - (%) - Preferential Rate	0.60	1.14	0.87	0.59	1.14	0.87
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	85.12	87.07	86.76	86.34	87.85	87.61
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	12.48	11.45	11.61	11.64	10.89	11.01
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	2.17	1.37	1.50	1.82	1.19	1.29
A.19	OS Principal of Performing Loans - 90+(%)	0.24	0.11	0.13	0.21	0.07	0.10
A.20	FX Rate	1.0831	-	-	1.0696	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/4/2017					
		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	5,695	2,592,332.58	61,852	15,088,168.18	67,547	17,481,606.07
B.2	Partial Prepayments	8	77,639.16	146	1,144,182.78	154	1,215,865.14
B.3	Whole Prepayments	4	42,890.46	93	1,272,305.54	97	1,311,905.26
B.4	Total Principal Receipts (B1+B2+B3)	-	2,712,862.20	-	17,504,656.50	-	20,009,376.47

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/4/2017					
		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	5,252	252,136.93	60,774	3,332,526.11	66,026	3,565,318.03
C.2	Interest From Overdues	1,429	1,060.05	12,907	9,079.31	14,336	10,058.03
C.3	Total Interest Receipts (C1+C2)	-	253,196.98	-	3,341,605.42	-	3,575,376.06
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/4/2017					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,526	432,137,835.54	54,551	2,165,756,321.81	59,077	2,564,738,720.06
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	93	9,590,433.00	729	30,156,930.09	822	39,011,544.62
A.3	Totals (A1+ A2)	4,619	441,728,268.54	55,280	2,195,913,251.90	59,899	2,603,750,264.68
A.4	In Arrears Loans 90 Days To 360 Days	8	1,070,956.99	66	2,362,836.77	74	3,351,625.42
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	8	1,070,956.99	66	2,362,836.77	74	3,351,625.42

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/4/2017					
		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	57	6,111,509.63	541	21,443,011.29	598	27,085,620.13
B.2	60 Days < Installment <= 89 Days	36	3,478,923.37	188	8,713,918.80	224	11,925,924.50
B.3	Total (B1+B2=A4)	93	9,590,433.00	729	30,156,930.09	822	39,011,544.62
B.4	90 Days < Installment <= 119 Days	8	1,070,956.99	64	2,216,721.53	72	3,205,510.18
B.5	120 Days < Installment <= 360 Days	0	0.00	2	146,115.24	2	146,115.24
B.6	Total (B4+B5=A4)	8	1,070,956.99	66	2,362,836.77	74	3,351,625.42

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At April-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	2,545,581.74	0.00	2,599,990.88	0.00	4,950,264.85
A.2	Number of Loans	0	29	0	238	0	267



Statutory Tests

Outstanding Bonds Principal	2,225,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,225,833.33	
Total Bonds Amount	2,228,225,833.33	
Current Outstanding Balance of Loans	2,607,101,890.10	
A. Adjusted Outstanding Principal of Loans ²	2,462,290,586.21	
B. Accrued Interest on Loans	4,213,829.42	
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	8,211,458.33	
Nominal Value (A+B+C+D-Z)	2,458,292,957.30	
Bonds / Nominal Value Assets Percentage	2,395,941,756.27	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,849,258,176.69	
Net Present Value of Liabilities	2,247,552,400.06	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,814,167,048.53	
Net Present Value of Liabilities	2,241,568,302.84	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,937,621,304.46	
Net Present Value of Liabilities	2,271,388,141.13	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	40,253,457.07	
Interest due on all series of covered bonds during 1st year	18,416,830.20	
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	10,384,595.74	
Required Reserve Amount	10,247,515.57	
Amount credited to the account (payment to BoNY)	0.00	
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

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,627	7.72%	408,825,801.43	15.68%
EUR	55,346	92.28%	2,198,276,088.67	84.32%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,843	23.08%	323,360,476.77	7.18%
37.501 - 75.000	23,224	38.72%	1,292,976,247.96	28.70%
75.001 - 100.000	10,316	17.20%	916,481,449.31	20.34%
100.001 - 150.000	8,493	14.16%	1,046,206,842.52	23.22%
150.001 - 250.000	3,200	5.34%	593,714,389.06	13.18%
250.001 - 500.000	788	1.31%	251,136,170.16	5.57%
500.001 +	109	0.18%	81,193,687.33	1.80%
Grand Total	59,973	100.00%	4,505,069,263.10	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,446	57.44%	618,027,859.94	23.71%
37.501 - 75.000	16,361	27.28%	865,800,291.17	33.21%
75.001 - 100.000	4,326	7.21%	371,630,790.84	14.25%
100.001 - 150.000	3,198	5.33%	383,081,111.39	14.69%
150.001 - 250.000	1,293	2.16%	240,427,825.94	9.22%
250.001 - 500.000	303	0.51%	98,226,924.69	3.77%
500.001 +	46	0.08%	29,907,086.13	1.15%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1993	1	0.00%	5,807.38	0.00%
1997	8	0.01%	13,480.46	0.00%
1998	50	0.08%	509,299.89	0.02%
1999	726	1.21%	4,833,941.87	0.19%
2000	838	1.40%	11,924,992.77	0.46%
2001	1,182	1.97%	24,894,778.63	0.95%
2002	2,516	4.20%	49,142,373.49	1.88%
2003	2,952	4.92%	71,873,761.15	2.76%
2004	5,254	8.76%	190,497,186.97	7.31%
2005	8,485	14.15%	379,064,617.17	14.54%
2006	10,149	16.92%	462,127,873.15	17.73%
2007	8,538	14.24%	398,131,345.97	15.27%
2008	5,193	8.66%	255,898,113.46	9.82%
2009	3,646	6.08%	191,525,791.84	7.35%
2010	4,277	7.13%	243,850,217.20	9.35%
2011	2,933	4.89%	151,113,465.93	5.80%
2012	1,292	2.15%	62,396,307.43	2.39%
2013	834	1.39%	42,180,643.94	1.62%
2014	376	0.63%	22,816,302.36	0.88%
2015	506	0.84%	31,155,882.12	1.20%
2016	217	0.36%	13,145,706.91	0.50%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	9,548	15.92%	90,280,797.39	3.46%
2021 - 2025	17,231	28.73%	514,329,164.26	19.73%
2026 - 2030	12,265	20.45%	581,892,215.97	22.32%
2031 - 2035	8,745	14.58%	516,907,427.30	19.83%
2036 - 2040	6,808	11.35%	491,139,568.45	18.84%
2041 - 2045	2,915	4.86%	231,167,244.73	8.87%
2046 +	2,461	4.10%	181,385,472.01	6.96%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,362	13.94%	71,353,404.65	2.74%
40.01 - 60 months	6,176	10.30%	124,046,490.84	4.76%
60.01 - 90 months	8,005	13.35%	245,674,630.75	9.42%
90.01 - 120 months	7,941	13.24%	309,653,330.25	11.88%
120.01 - 150 months	4,810	8.02%	231,697,614.70	8.89%
150.01 - 180 months	6,653	11.09%	362,777,409.58	13.91%
over 180 months	18,026	30.06%	1,261,899,009.34	48.40%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6,172	10.29%	503,740,057.39	19.32%
1.01% - 2.00%	33,964	56.63%	1,474,914,931.08	56.57%
2.01% - 3.00%	8,030	13.39%	303,587,865.25	11.64%
3.01% - 4.00%	2,513	4.19%	124,970,363.26	4.79%
4.01% - 5.00%	2,253	3.76%	81,911,629.19	3.14%
5.01% - 6.00%	2,590	4.32%	61,871,443.73	2.37%
6.01% - 7.00%	4,165	6.94%	53,125,149.23	2.04%
7.01% +	286	0.48%	2,980,450.97	0.11%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

CURRENT LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,926	21.55%	160,308,356.37	6.15%
20.01% - 30.00%	6,751	11.26%	185,199,061.62	7.10%
30.01% - 40.00%	6,609	11.02%	243,461,673.84	9.34%
40.01% - 50.00%	6,527	10.88%	286,799,994.59	11.00%
50.01% - 60.00%	6,114	10.19%	306,684,616.52	11.76%
60.01% - 70.00%	5,960	9.94%	339,717,416.03	13.03%
70.01% - 80.00%	5,316	8.86%	326,278,172.38	12.51%
80.01% - 90.00%	4,166	6.95%	271,675,935.74	10.42%
90.01% - 100.00%	3,309	5.52%	228,806,723.62	8.78%
100.00% +	2,295	3.83%	258,169,939.41	9.90%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,264	5.44%	63,501,096.79	2.44%
20.01% - 30.00%	4,538	7.57%	134,962,524.68	5.18%
30.01% - 40.00%	6,525	10.88%	231,116,892.18	8.86%
40.01% - 50.00%	8,186	13.65%	336,832,613.80	12.92%
50.01% - 60.00%	9,409	15.69%	440,520,506.09	16.90%
60.01% - 70.00%	9,074	15.13%	440,098,007.39	16.88%
70.01% - 80.00%	10,175	16.97%	492,767,498.98	18.90%
80.01% - 90.00%	4,611	7.69%	252,847,728.94	9.70%
90.01% - 100.00%	3,831	6.39%	198,654,283.65	7.62%
100.00% +	360	0.60%	15,800,737.59	0.61%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,626	41.06%	1,259,029,606.87	48.29%
Thessaloniki	9,405	15.68%	348,348,957.86	13.36%
Macedonia	6,691	11.16%	223,184,532.48	8.56%
Peloponnese	4,176	6.96%	170,995,991.41	6.56%
Thessaly	4,272	7.12%	143,206,175.03	5.49%
Sterea Ellada	3,005	5.01%	112,098,816.72	4.30%
Aegean Islands	1,436	2.39%	85,712,139.96	3.29%
Creta Island	2,092	3.49%	99,037,999.07	3.80%
Ionian Islands	951	1.59%	46,987,368.12	1.80%
Thrace	1,725	2.88%	56,943,234.08	2.18%
Epirus	1,594	2.66%	61,940,657.34	2.38%
Grand Total	59,973	100.00%	2,607,485,478.93	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	115	0.19%	6,311,314.70	0.24%
12 - 24	351	0.59%	22,727,030.55	0.87%
24 - 36	549	0.92%	33,640,220.09	1.29%
36 - 60	1,610	2.68%	79,891,139.60	3.06%
60 - 96	10,017	16.70%	543,626,791.30	20.85%
over 96	47,331	78.92%	1,920,905,393.86	73.68%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	27	0.05%	308,767.95	0.01%
5 - 10 years	1,816	3.03%	22,476,265.62	0.86%
10 - 15 years	17,487	29.16%	410,002,956.01	15.73%
15 - 20 years	14,584	24.32%	516,393,638.88	19.81%
20 - 25 years	11,357	18.94%	614,078,318.99	23.55%
25 - 30 years	9,287	15.49%	643,598,631.74	24.69%
30 - 35 years	2,549	4.25%	195,377,276.86	7.49%
35 years +	2,866	4.78%	204,866,034.05	7.86%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	46,624	77.74%	1,915,271,307.01	73.46%
Houses	13,349	22.26%	691,830,583.09	26.54%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	14,094	23.50%	630,536,227.01	24.19%
Purchase	31,586	52.67%	1,481,434,576.82	56.82%
Repair	12,905	21.52%	424,492,072.37	16.28%
Construction (re-mortgage)	161	0.27%	10,106,359.76	0.39%
Purchase (re-mortgage)	749	1.25%	39,071,809.49	1.50%
Repair (re-mortgage)	478	0.80%	21,460,844.64	0.82%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	59,591	99.36%	2,576,159,914.50	98.81%
Balloon	379	0.63%	30,367,045.10	1.16%
Inter_only	3	0.01%	574,930.50	0.02%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58,332	97.26%	2,564,311,717.52	98.36%
Fixed Converting to Floating	1,058	1.76%	35,241,726.18	1.35%
Fixed to Maturity	583	0.97%	7,548,446.40	0.29%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,928	6.73%	339,911,918.24	13.25%
Libor 3 Months (CHF)	586	1.00%	61,848,076.94	2.41%
ECB Tracker	31,977	54.81%	1,271,726,722.00	49.59%
Euribor 1 Month	3,118	5.34%	144,022,115.85	5.62%
Euribor 3 Months	11,581	19.85%	603,387,436.51	23.53%
Libor 1 Month (Euro)	192	0.33%	4,143,866.86	0.16%
Eurobank Base Rate CHF (SBEX)	101	0.17%	7,054,674.83	0.28%
Eurobank Base Rate	1,155	1.98%	14,380,212.18	0.56%
Eurobank Base Rate EUR (SBEX)	555	0.95%	14,470,319.59	0.56%
Eurobank OEK's Rate	918	1.57%	15,137,573.64	0.59%
Proton Base Rate	63	0.11%	2,097,700.86	0.08%
TT Bank Base Rate	2,212	3.79%	65,444,243.67	2.55%
TBank Base Rate	1,386	2.38%	13,479,652.77	0.53%
Euribor 6 Months	24	0.04%	324,898.07	0.01%
TBank OEK's Rate	485	0.83%	5,790,136.14	0.23%
TBank GG Rate	60	0.10%	1,262,478.87	0.05%
Grand Total	58,341	100.00%	2,564,482,027.02	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	256	24.40%	8,315,611.52	23.71%
Euribor 1 Month	203	19.35%	5,880,808.65	16.77%
Euribor 3 Months	138	13.16%	4,599,296.68	13.11%
Eurobank Base Rate	47	4.48%	1,307,991.96	3.73%
Eurobank Base Rate EUR (SBEX)	15	1.43%	352,861.57	1.01%
TT Bank Base Rate	390	37.18%	14,614,846.30	41.67%
Grand Total	1,049	100.00%	35,071,416.68	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	464	44.23%	12,840,885.86	36.61%
1 Jan 2021 +	585	55.77%	22,230,530.82	63.39%
Grand Total	1,049	100.00%	35,071,416.68	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,085	95.18%	2,469,245,817.29	94.71%
Y	2,888	4.82%	137,856,072.81	5.29%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	136	4.71%	5,752,447.11	4.17%
OEK Subsidy	2,706	93.70%	130,521,268.51	94.68%
Greek Government & OEK Subsidy	46	1.59%	1,582,357.19	1.15%
Grand Total	2,888	100.00%	137,856,072.81	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,137	86.93%	2,390,613,504.09	91.70%
Y	7,836	13.07%	216,488,386.01	8.30%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,447	95.79%	2,441,522,518.65	93.65%
Y	2,526	4.21%	165,579,371.45	6.35%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58,677	97.84%	2,527,196,038.30	96.94%
S	1,296	2.16%	79,905,851.80	3.06%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,710	91.22%	2,482,828,524.36	95.23%
Y	5,263	8.78%	124,273,365.74	4.77%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Private Employees	11,042	18.41%	452,894,348.37	17.37%
Civil servant	5,187	8.65%	227,330,254.19	8.72%
Other Professions	17,149	28.59%	835,528,300.66	32.05%
Pensioner	8,755	14.60%	278,978,687.99	10.70%
Bank employee	1,276	2.13%	76,294,668.20	2.93%
Housewife	1,474	2.46%	53,362,428.51	2.05%
Military personnel	1,397	2.33%	71,244,443.73	2.73%
Student	849	1.42%	40,051,148.79	1.54%
Accountant	903	1.51%	41,375,973.66	1.59%
Other Self employed	3,863	6.44%	195,542,590.75	7.50%
Unemployed	2,671	4.45%	89,493,714.01	3.43%
Lawyers - Jurists	677	1.13%	44,363,463.90	1.70%
Teacher	1,686	2.81%	71,082,501.03	2.73%
Salesman	1,567	2.61%	56,411,678.46	2.16%
Civil Servant - Policeman	1,477	2.46%	73,147,687.84	2.81%
Grand Total	59,973	100.00%	2,607,101,890.10	100.00%