

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



Report No: **85**  
Reporting Date: **20/6/2017**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/5/2017</b>	<b>31/5/2017</b>

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	92	Act/360	0,9210%	2.353.666,67	2.353.666,67
3	22-May-17	20-Jun-17	29	Act/360	0,0000%	0,00	0,00
4	22-May-17	21-Aug-17	29	Act/360	0,9190%	888.366,67	-
						2.353.666,67	2.353.666,67

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/5/2017			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	437.154.868,26	2.176.321.819,72	2.577.528.563,72	442.799.225,53	2.198.276.088,67	2.607.101.890,10
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	436.179.001,84	2.171.978.298,57	2.572.289.423,61	441.728.268,54	2.195.913.251,90	2.603.750.264,68
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	351.560.141,66	2.114.115.366,26	2.436.766.010,22	353.867.547,77	2.135.573.249,15	2.462.290.586,21
A.4	Aggregate Original Principal O/S balance	501.184.579,12	4.021.397.836,98	4.481.368.999,90	504.996.176,01	4.038.818.523,55	4.505.069.263,10
A.5	Average Current Principal O/S balance	95.261,47	39.550,79	43.236,24	95.698,99	39.718,79	43.471,26
A.6	Average Original Principal O/S balance	109.214,33	73.081,78	75.171,84	109.141,17	72.973,99	75.118,29
A.7	Maximum Current Principal O/S balance	1.263.227,01	1.170.968,12	1.170.968,12	1.266.908,05	1.182.470,27	1.182.470,27
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	4.589	55.026	59.615	4.627	55.346	59.973
A.10	Weighted Average Seasoning (years)	10,75	9,53	9,72	10,66	9,45	9,64
A.11	Weighted Average Remaining Maturity (years)	15,32	15,38	15,37	15,37	15,40	15,40
A.12	Weighted Average Current LTV percent (%)	95,51	59,11	64,78	96,60	59,37	65,21
A.13	Weighted Average Original LTV percent (%)	66,96	61,27	62,15	67,06	61,27	62,18
A.14	Weighted Average Interest Rate - Total (%)	0,71	2,00	1,80	0,72	2,00	1,80
A.15	Weighted Average Interest Rate - (%) - Preferntial Rate	0,59	1,14	0,87	0,60	1,14	0,87
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	88,21	87,77	87,84	85,12	87,07	86,76
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	9,87	10,71	10,58	12,48	11,45	11,61
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1,69	1,32	1,38	2,17	1,37	1,50
A.19	OS Principal of Performing Loans - 90+(%)	0,22	0,20	0,20	0,24	0,11	0,13
A.20	FX Rate	1,0896	-	-	1,0831	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2017					
		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	6.079	2.591.244,42	66.295	16.262.440,07	72.374	18.640.601,25
B.2	Partial Prepayments	4	36.582,53	151	1.156.941,35	155	1.190.515,62
B.3	Whole Prepayments	4	123.888,99	98	1.202.278,30	102	1.315.979,65
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2.751.715,94</b>	-	<b>18.621.659,72</b>	-	<b>21.147.096,52</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2017					
		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	5.343	259.875,08	65.084	3.664.707,04	70.427	3.903.212,07
C.2	Interest From Overdues	1.586	1.283,37	13.384	10.177,51	14.970	11.355,35
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>261.158,45</b>	-	<b>3.674.884,55</b>	-	<b>3.914.567,42</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/5/2017					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4.503	428.786.073,47	54.236	2.143.311.355,19	58.739	2.536.837.487,23
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	77	7.392.928,37	689	28.666.943,38	766	35.451.936,38
A.3	<b>Totals (A1+ A2)</b>	<b>4.580</b>	<b>436.179.001,84</b>	<b>54.925</b>	<b>2.171.978.298,57</b>	<b>59.505</b>	<b>2.572.289.423,61</b>
A.4	In Arrears Loans 90 Days To 360 Days	9	975.866,42	101	4.343.521,15	110	5.239.140,11
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
A.6	<b>Totals (A4+ A5)</b>	<b>9</b>	<b>975.866,42</b>	<b>101</b>	<b>4.343.521,15</b>	<b>110</b>	<b>5.239.140,11</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/5/2017					
		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	50	5.366.752,90	518	21.927.425,54	568	26.852.859,55
B.2	60 Days < Installment <= 89 Days	27	2.026.175,47	171	6.739.517,84	198	8.599.076,82
B.3	<b>Total (B1+B2=A4)</b>	<b>77</b>	<b>7.392.928,37</b>	<b>689</b>	<b>28.666.943,38</b>	<b>766</b>	<b>35.451.936,38</b>
B.4	90 Days < Installment <= 119 Days	9	975.866,42	95	3.990.914,42	104	4.886.533,38
B.5	120 Days < Installment <= 360 Days	0	0,00	6	352.606,73	6	352.606,73
B.6	<b>Total (B4+B5=A4)</b>	<b>9</b>	<b>975.866,42</b>	<b>101</b>	<b>4.343.521,15</b>	<b>110</b>	<b>5.239.140,11</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At May-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	2.637.376,48	0,00	3.652.928,48	0,00	6.073.428,19
A.2	Number of Loans	0	23	0	117	0	140



## Statutory Tests

Outstanding Bonds Principal	2.225.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	2.173.916,67	
Total Bonds Amount	<b>2.227.173.916,67</b>	
Current Outstanding Balance of Loans	2.577.528.563,72	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2.436.766.010,22	
B. Accrued Interest on Loans	4.135.281,20	
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	7.253.472,22	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2.433.647.819,20</b>	
Bonds / Nominal Value Assets Percentage	2.394.810.663,08	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2.820.427.089,58	
Net Present Value of Liabilities	2.244.074.906,86	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.786.059.363,84	
Net Present Value of Liabilities	2.237.885.051,57	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.908.599.702,79	
Net Present Value of Liabilities	2.264.841.017,86	
<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	39.329.278,20	
Interest due on all series of covered bonds during 1st year	15.450.513,81	
<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	10.352.127,13	
Amount credited to the account (payment to BoNY)	0,00	
Available (Outstanding) Reserve Amount t	10.384.595,74	

<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	4.589	7,70%	401.206.744,00	15,57%
EUR	55.026	92,30%	2.176.321.819,72	84,43%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13.708	22,99%	319.878.233,46	7,14%
37.501 - 75.000	23.077	38,71%	1.284.652.512,09	28,67%
75.001 - 100.000	10.285	17,25%	913.357.048,40	20,38%
100.001 - 150.000	8.466	14,20%	1.042.269.935,19	23,26%
150.001 - 250.000	3.184	5,34%	590.030.283,06	13,17%
250.001 - 500.000	786	1,32%	250.113.203,49	5,58%
500.001 +	109	0,18%	81.067.784,21	1,81%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>4.481.368.999,90</b>	<b>100,00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34.370	57,65%	615.761.118,07	23,89%
37.501 - 75.000	16.229	27,22%	858.622.011,41	33,31%
75.001 - 100.000	4.260	7,15%	366.026.900,39	14,20%
100.001 - 150.000	3.155	5,29%	377.872.741,51	14,66%
150.001 - 250.000	1.256	2,11%	233.128.812,49	9,04%
250.001 - 500.000	301	0,50%	97.418.721,49	3,78%
500.001 +	44	0,07%	28.698.258,36	1,11%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1997	8	0,01%	11.195,28	0,00%
1998	50	0,08%	500.296,74	0,02%
1999	722	1,21%	4.706.934,71	0,18%
2000	832	1,40%	11.673.648,36	0,45%
2001	1.175	1,97%	24.494.820,21	0,95%
2002	2.397	4,02%	48.074.371,18	1,87%
2003	2.937	4,93%	70.457.144,94	2,73%
2004	5.235	8,78%	188.210.862,18	7,30%
2005	8.457	14,19%	375.066.773,42	14,55%
2006	10.120	16,98%	457.498.529,02	17,75%
2007	8.466	14,20%	392.664.355,75	15,23%
2008	5.161	8,66%	251.857.957,17	9,77%
2009	3.640	6,11%	189.550.305,42	7,35%
2010	4.272	7,17%	242.223.898,87	9,40%
2011	2.927	4,91%	150.117.103,14	5,82%
2012	1.287	2,16%	61.811.435,19	2,40%
2013	829	1,39%	41.761.148,89	1,62%
2014	376	0,63%	22.735.323,08	0,88%
2015	506	0,85%	31.007.874,10	1,20%
2016	217	0,36%	13.099.054,68	0,51%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	9.307	15,61%	85.971.282,03	3,34%
2021 - 2025	17.162	28,79%	504.468.234,38	19,57%
2026 - 2030	12.233	20,52%	575.051.099,27	22,31%
2031 - 2035	8.733	14,65%	513.074.484,04	19,91%
2036 - 2040	6.800	11,41%	488.011.463,22	18,93%
2041 - 2045	2.916	4,89%	229.897.290,39	8,92%
2046 +	2.464	4,13%	181.054.710,39	7,02%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8.324	13,96%	70.371.573,50	2,73%
40.01 - 60 months	6.281	10,54%	126.205.815,64	4,90%
60.01 - 90 months	7.922	13,29%	243.643.103,30	9,45%
90.01 - 120 months	7.798	13,08%	300.597.351,33	11,66%
120.01 - 150 months	4.777	8,01%	228.322.047,58	8,86%
150.01 - 180 months	6.661	11,17%	362.217.381,79	14,05%
over 180 months	17.852	29,95%	1.246.171.290,57	48,35%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6.128	10,28%	496.386.976,26	19,26%
1.01% - 2.00%	33.826	56,74%	1.459.922.890,29	56,64%
2.01% - 3.00%	7.995	13,41%	300.610.967,44	11,66%
3.01% - 4.00%	2.508	4,21%	124.201.611,15	4,82%
4.01% - 5.00%	2.245	3,77%	81.111.686,07	3,15%
5.01% - 6.00%	2.549	4,28%	60.363.318,66	2,34%
6.01% - 7.00%	4.084	6,85%	52.038.388,51	2,02%
7.01% +	280	0,47%	2.892.725,33	0,11%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</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%	12.947	21,72%	160.472.716,12	6,23%
20.01% - 30.00%	6.762	11,34%	184.914.404,13	7,17%
30.01% - 40.00%	6.591	11,06%	243.446.567,09	9,44%
40.01% - 50.00%	6.526	10,95%	286.045.595,00	11,10%
50.01% - 60.00%	6.071	10,18%	304.765.879,30	11,82%
60.01% - 70.00%	5.941	9,97%	338.722.351,77	13,14%
70.01% - 80.00%	5.278	8,85%	321.989.911,25	12,49%
80.01% - 90.00%	4.083	6,85%	266.442.265,90	10,34%
90.01% - 100.00%	3.257	5,46%	227.534.714,40	8,83%
100.00% +	2.159	3,62%	243.194.158,76	9,44%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</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%	3.231	5,42%	62.498.345,33	2,42%
20.01% - 30.00%	4.512	7,57%	133.377.181,50	5,17%
30.01% - 40.00%	6.482	10,87%	228.887.227,77	8,88%
40.01% - 50.00%	8.130	13,64%	333.016.830,81	12,92%
50.01% - 60.00%	9.372	15,72%	436.810.621,33	16,95%
60.01% - 70.00%	9.021	15,13%	435.141.658,34	16,88%
70.01% - 80.00%	10.114	16,97%	487.226.076,92	18,90%
80.01% - 90.00%	4.584	7,69%	249.112.368,12	9,66%
90.01% - 100.00%	3.812	6,39%	196.121.270,81	7,61%
100.00% +	357	0,60%	15.336.982,78	0,60%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24.464	41,04%	1.244.975.401,91	48,29%
Thessaloniki	9.346	15,68%	344.341.352,05	13,36%
Macedonia	6.657	11,17%	220.323.758,28	8,55%
Peloponnese	4.155	6,97%	168.999.878,78	6,56%
Thessaly	4.247	7,12%	141.733.940,87	5,50%
Stereia Ellada	2.986	5,01%	110.845.461,27	4,30%
Aegean Islands	1.431	2,40%	84.877.049,09	3,29%
Creta Island	2.083	3,49%	97.999.001,80	3,80%
Ionian Islands	945	1,59%	46.488.218,10	1,80%
Thrace	1.716	2,88%	56.396.974,86	2,19%
Epirus	1.585	2,66%	60.913.826,86	2,36%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	87	0,15%	4.674.504,41	0,18%
12 - 24	328	0,55%	20.984.168,24	0,81%
24 - 36	588	0,99%	36.410.606,89	1,41%
36 - 60	1.471	2,47%	72.838.171,91	2,83%
60 - 96	9.846	16,52%	530.020.235,54	20,56%
over 96	47.295	79,33%	1.912.600.876,72	74,20%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</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	27	0,05%	297.914,77	0,01%
5 - 10 years	1.763	2,96%	21.552.538,09	0,84%
10 - 15 years	17.275	28,98%	400.430.437,18	15,54%
15 - 20 years	14.519	24,35%	508.592.728,85	19,73%
20 - 25 years	11.331	19,01%	607.971.581,84	23,59%
25 - 30 years	9.271	15,55%	639.738.483,98	24,82%
30 - 35 years	2.551	4,28%	194.105.424,50	7,53%
35 years +	2.878	4,83%	204.839.454,50	7,95%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	46.347	77,74%	1.893.624.102,25	73,47%
Houses	13.268	22,26%	683.904.461,47	26,53%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	14.008	23,50%	623.533.416,34	24,19%
Purchase	31.409	52,69%	1.464.948.799,89	56,84%
Repair	12.822	21,51%	419.309.425,61	16,27%
Construction (re-mortgage)	160	0,27%	9.998.293,17	0,39%
Purchase (re-mortgage)	746	1,25%	38.532.912,40	1,49%
Repair (re-mortgage)	470	0,79%	21.205.716,31	0,82%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	59.235	99,36%	2.546.713.639,24	98,80%
Balloon	377	0,63%	30.215.308,00	1,17%
Inter_only	3	0,01%	599.616,48	0,02%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	57.970	97,24%	2.535.784.335,62	98,38%
Fixed Converting to Floating	1.038	1,74%	34.358.073,93	1,33%
Fixed to Maturity	607	1,02%	7.386.154,17	0,29%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>INDEX TYPE (FLOATING)</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3.899	6,72%	334.097.920,59	13,17%
Libor 3 Months (CHF)	579	1,00%	60.392.335,11	2,38%
ECB Tracker	31.815	54,87%	1.258.945.759,12	49,64%
Euribor 1 Month	3.096	5,34%	142.619.110,02	5,62%
Euribor 3 Months	11.546	19,91%	599.110.684,45	23,62%
Libor 1 Month (Euro)	191	0,33%	4.060.819,40	0,16%
Eurobank Base Rate CHF (SBEX)	99	0,17%	6.706.344,45	0,26%
Eurobank Base Rate	1.120	1,93%	14.051.422,69	0,55%
Eurobank Base Rate EUR (SBEX)	551	0,95%	14.281.185,89	0,56%
Eurobank OEK's Rate	910	1,57%	14.658.803,23	0,58%
Proton Base Rate	61	0,11%	2.067.830,45	0,08%
TT Bank Base Rate	2.199	3,79%	64.662.662,48	2,55%
TBank Base Rate	1.349	2,33%	13.159.256,45	0,52%
Euribor 6 Months	24	0,04%	318.388,33	0,01%
TBank OEK's Rate	482	0,83%	5.587.340,45	0,22%
TBank GG Rate	57	0,10%	1.248.883,41	0,05%
<b>Grand Total</b>	<b>57.978</b>	<b>100,00%</b>	<b>2.535.968.746,53</b>	<b>100,00%</b>

<b>INDEX TYPE (FIXED CONVERTING TO FLOATING)</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	241	23,40%	7.775.382,85	22,75%
Euribor 1 Month	202	19,61%	5.804.775,66	16,99%
Euribor 3 Months	138	13,40%	4.537.751,52	13,28%
Eurobank Base Rate	47	4,56%	1.293.759,19	3,79%
Eurobank Base Rate EUR (SBEX)	15	1,46%	349.734,59	1,02%
TT Bank Base Rate	387	37,57%	14.412.259,21	42,17%
<b>Grand Total</b>	<b>1.030</b>	<b>100,00%</b>	<b>34.173.663,02</b>	<b>100,00%</b>

<b>FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2016 - 31 Dec 2020	448	43,50%	12.227.174,51	35,78%
1 Jan 2021 +	582	56,50%	21.946.488,51	64,22%
<b>Grand Total</b>	<b>1.030</b>	<b>100,00%</b>	<b>34.173.663,02</b>	<b>100,00%</b>

<b>SUBSIDISED VS. NON-SUBSIDISED LOANS</b>				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56.834	95,34%	2.445.008.606,08	94,86%
Y	2.781	4,66%	132.519.957,64	5,14%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>SUBSIDISED LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	130	4,67%	5.494.672,20	4,15%
OEK Subsidy	2.606	93,71%	125.462.994,96	94,67%
Greek Government & OEK Subsidy	45	1,62%	1.562.290,48	1,18%
<b>Grand Total</b>	<b>2.781</b>	<b>100,00%</b>	<b>132.519.957,64</b>	<b>100,00%</b>

<b>COMBINED LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51.813	86,91%	2.363.247.442,81	91,69%
Y	7.802	13,09%	214.281.120,90	8,31%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>Preferential Rate Euro</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57.106	95,79%	2.414.871.507,69	93,69%
Y	2.509	4,21%	162.657.056,03	6,31%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>STAFF LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58.325	97,84%	2.498.174.736,25	96,92%
S	1.290	2,16%	79.353.827,47	3,08%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>ADD-ON LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54.387	91,23%	2.454.463.306,47	95,23%
Y	5.228	8,77%	123.065.257,25	4,77%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>

<b>Top 15 Profession Euro</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Private Employees	10.991	18,44%	447.785.967,84	17,37%
Civil servant	5.164	8,66%	224.738.002,82	8,72%
Other Professions	17.054	28,61%	826.691.761,95	32,07%
Pensioner	8.662	14,53%	274.772.372,10	10,66%
Bank employee	1.271	2,13%	75.751.552,72	2,94%
Housewife	1.468	2,46%	52.658.838,52	2,04%
Military personnel	1.394	2,34%	70.656.381,64	2,74%
Student	843	1,41%	39.704.524,80	1,54%
Accountant	899	1,51%	40.935.755,92	1,59%
Other Self employed	3.834	6,43%	193.173.847,34	7,49%
Unemployed	2.652	4,45%	88.332.584,41	3,43%
Lawyers - Jurists	673	1,13%	43.636.622,94	1,69%
Teacher	1.677	2,81%	70.083.504,68	2,72%
Salesman	1.560	2,62%	55.883.602,93	2,17%
Civil Servant - Policeman	1.473	2,47%	72.723.243,12	2,82%
<b>Grand Total</b>	<b>59.615</b>	<b>100,00%</b>	<b>2.577.528.563,72</b>	<b>100,00%</b>