

Report No: 93

Reporting Date: 20/2/2018

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

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	B3	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-18	20-Dec-19
3	8-Jun-10	XS0515809662	B3	900,000,000.00	Euribor 3M + 1,25%	20-Jul-18	22-Jul-19
4	16-May-16	XS1410482951	B3	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-19	20-Feb-20
				3,100,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Dec-17	20-Mar-18	62	Act/360	0.9210%	1,586,166.67	-
3	22-Jan-18	20-Apr-18	29	Act/360	0.9220%	668,450.00	-
4	20-Nov-17	20-Feb-18	92	Act/360	0.9210%	2,824,400.00	2,824,400.00
						5,079,016.67	2,824,400.00

\* As of 17/11/2017, we proceeded with cancellation of €100mln out of XS0515809662 (Series 3)

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

### Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/1/2018			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	875,008,182.62	3,175,325,428.74	3,927,632,352.15	881,300,115.00	3,209,260,426.01	3,962,379,649.22
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	869,852,007.89	3,154,414,031.83	3,902,287,824.19	877,139,566.10	3,194,168,064.26	3,943,731,870.53
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	702,213,577.86	2,769,690,965.73	3,373,434,047.03	709,480,397.20	2,800,800,356.35	3,407,090,218.94
A.4	Aggregate Original Principal O/S balance	937,581,504.06	5,302,440,589.77	6,108,546,259.15	941,588,246.72	5,336,338,710.79	6,140,977,444.96
A.5	Average Current Principal O/S balance	106,890.81	42,043.37	46,918.95	107,083.85	42,199.90	47,015.03
A.6	Average Original Principal O/S balance	114,534.75	70,207.75	72,971.85	114,409.26	70,169.74	72,864.86
A.7	Maximum Current Principal O/S balance	1,254,384.69	4,865,269.33	4,865,269.33	1,254,384.69	4,870,181.45	4,870,181.45
A.8	Maximum Original Principal O/S balance	1,503,559.08	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	8,186	75,525	83,711	8,230	76,049	84,279
A.10	Weighted Average Seasoning (years)	11.47	10.34	10.56	11.39	10.26	10.47
A.11	Weighted Average Remaining Maturity (years)	16.00	17.15	16.93	16.04	17.19	16.98
A.12	Weighted Average Current LTV percent (%)	94.94	78.48	81.63	94.65	78.70	81.73
A.13	Weighted Average Original LTV percent (%)	68.09	68.88	68.73	68.07	68.87	68.72
A.14	Weighted Average Interest Rate - Total (%)	0.61	2.04	1.76	0.61	2.04	1.77
A.15	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.21	0.95	0.57	1.21	0.95
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	85.37	79.15	80.34	84.43	79.96	80.81
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	10.33	16.11	15.01	11.27	15.61	14.78
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.71	4.08	4.01	3.82	3.96	3.93
A.19	OS Principal of Performing Loans - 90+(%)	0.59	0.66	0.65	0.47	0.47	0.47
A.20	FX Rate	1.1631	-	-	1.1702	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2018					
		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	10,647	4,014,912.28	91,738	17,847,448.43	102,385	21,299,354.78
B.2	Partial Prepayments	7	55,946.60	201	1,765,074.83	208	1,813,176.11
B.3	Whole Prepayments	8	233,723.13	136	2,405,924.38	144	2,606,872.82
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>4,304,582.01</b>	-	<b>22,018,447.64</b>	-	<b>25,719,403.71</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2018					
		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	9,641	427,657.41	94,218	5,155,787.18	103,859	5,523,474.75
C.2	Interest From Overdues	3,070	2,479.33	27,419	21,711.64	30,489	23,843.30
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>430,136.74</b>	-	<b>5,177,498.82</b>	-	<b>5,547,318.04</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/1/2018					
		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	7,915	837,380,983.46	72,390	3,024,937,212.58	80,305	3,744,893,350.02
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	227	32,471,024.43	2,684	129,476,819.25	2,911	157,394,474.16
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>8,142</b>	<b>869,852,007.89</b>	<b>75,074</b>	<b>3,154,414,031.83</b>	<b>83,216</b>	<b>3,902,287,824.19</b>
A.4	In Arrears Loans 90 Days To 360 Days	44	5,156,174.73	451	20,911,396.91	495	25,344,527.96
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>44</b>	<b>5,156,174.73</b>	<b>451</b>	<b>20,911,396.91</b>	<b>495</b>	<b>25,344,527.96</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/1/2018					
		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	156	22,616,924.09	1,910	92,497,202.98	2,066	111,942,585.23
B.2	60 Days < Installment <= 89 Days	71	9,854,100.34	774	36,979,616.27	845	45,451,888.94
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>227</b>	<b>32,471,024.43</b>	<b>2,684</b>	<b>129,476,819.25</b>	<b>2,911</b>	<b>157,394,474.16</b>
B.4	90 Days < Installment <= 119 Days	28	3,355,584.68	289	13,689,756.16	317	16,574,791.57
B.5	120 Days < Installment <= 360 Days	16	1,800,590.05	162	7,221,640.75	178	8,769,736.40
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>44</b>	<b>5,156,174.73</b>	<b>451</b>	<b>20,911,396.91</b>	<b>495</b>	<b>25,344,527.96</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At January-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	0.00	1,970,938.03	0.00	12,018,544.28	0.00	13,713,100.23
A.2	Number of Loans	0	17	0	253	0	270



## Statutory Tests

Outstanding Bonds Principal	3,100,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	3,571,683.33	
<b>Total Bonds Amount</b>	<b>3,103,571,683.33</b>	
Current Outstanding Balance of Loans	3,927,632,352.15	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	3,373,434,047.03	
B. Accrued Interest on Loans	6,751,580.67	
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	13,027,777.78	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>3,367,157,849.92</b>	
Bonds / Nominal Value Assets Percentage	3,337,173,853.05	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	3,925,931,258.22	
Net Present Value of Liabilities	3,134,275,814.65	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	3,875,311,585.46	
Net Present Value of Liabilities	3,126,387,039.36	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,043,385,315.59	
Net Present Value of Liabilities	3,169,110,997.06	
<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	47,767,593.84	
Interest due on all series of covered bonds during 1st year	24,440,315.07	
<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	11,398,452.34	
Required Reserve Amount	14,085,895.76	
Amount credited to the account (payment to BoNY)	2,687,443.42	
Available (Outstanding) Reserve Amount t	14,085,895.76	

<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	8,186	9.78%	752,306,923.41	19.15%
EUR	75,525	90.22%	3,175,325,428.74	80.85%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/11/2017
0 - 37.500	24,815	29.64%	545,510,190.39	8.93%
37.501 - 75.000	28,506	34.05%	1,572,626,661.32	25.74%
75.001 - 100.000	12,523	14.96%	1,100,088,300.85	18.01%
100.001 - 150.000	11,217	13.40%	1,361,126,787.01	22.28%
150.001 - 250.000	5,028	6.01%	918,889,091.75	15.04%
250.001 - 500.000	1,411	1.69%	442,976,700.46	7.25%
500.001 +	211	0.25%	167,328,527.37	2.74%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>6,108,546,259.15</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	47,086	56.25%	832,945,867.71	21.21%
37.501 - 75.000	21,736	25.97%	1,157,268,022.37	29.46%
75.001 - 100.000	6,532	7.80%	562,878,646.00	14.33%
100.001 - 150.000	5,156	6.16%	619,935,848.22	15.78%
150.001 - 250.000	2,397	2.86%	447,224,783.36	11.39%
250.001 - 500.000	691	0.83%	223,313,168.06	5.69%
500.001 +	113	0.13%	84,066,016.44	2.14%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990	1	0.00%	2,792.27	0.00%
1991	2	0.00%	4,431.67	0.00%
1993	7	0.01%	10,170.71	0.00%
1994	82	0.10%	204,134.19	0.01%
1995	360	0.43%	2,017,087.06	0.05%
1996	289	0.35%	3,070,958.94	0.08%
1997	232	0.28%	4,395,847.19	0.11%
1998	284	0.34%	6,352,120.28	0.16%
1999	1,177	1.41%	17,104,105.55	0.44%
2000	1,567	1.87%	32,066,451.59	0.82%
2001	1,736	2.07%	40,647,164.40	1.03%
2002	2,403	2.87%	71,613,823.17	1.82%
2003	3,626	4.33%	101,507,538.21	2.58%
2004	5,898	7.05%	245,143,694.18	6.24%
2005	9,905	11.83%	516,174,901.66	13.14%
2006	14,398	17.20%	780,625,103.17	19.88%
2007	13,106	15.66%	722,523,443.30	18.40%
2008	7,935	9.48%	444,775,357.38	11.32%
2009	4,459	5.33%	245,530,932.60	6.25%
2010	4,390	5.24%	239,318,523.71	6.09%
2011	3,357	4.01%	143,803,271.88	3.66%
2012	3,800	4.54%	143,091,690.80	3.64%
2013	2,809	3.36%	94,581,742.99	2.41%
2014	990	1.18%	26,383,652.53	0.67%
2015	324	0.39%	10,765,540.86	0.27%
2016	206	0.25%	10,657,730.47	0.27%
2017	368	0.44%	25,260,141.40	0.64%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	8,392	10.02%	64,648,165.30	1.65%
2021 - 2025	19,473	23.26%	520,566,126.75	13.25%
2026 - 2030	16,933	20.23%	759,442,789.78	19.34%
2031 - 2035	13,074	15.62%	749,767,326.41	19.09%
2036 - 2040	12,273	14.66%	881,031,529.46	22.43%
2041 - 2045	6,307	7.53%	446,091,483.28	11.36%
2046 +	7,259	8.67%	506,084,931.17	12.89%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,842	11.76%	87,408,057.38	2.23%
40.01 - 60 months	7,406	8.85%	158,307,975.57	4.03%
60.01 - 90 months	8,655	10.34%	272,502,156.20	6.94%
90.01 - 120 months	9,032	10.79%	338,661,504.57	8.62%
120.01 - 150 months	7,510	8.97%	367,903,924.53	9.37%
150.01 - 180 months	8,355	9.98%	445,314,035.78	11.34%
over 180 months	32,911	39.32%	2,257,534,698.13	57.48%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	10,349	12.36%	917,249,505.26	23.35%
1.01% - 2.00%	46,348	55.37%	2,270,954,589.71	57.82%
2.01% - 3.00%	7,583	9.06%	247,123,476.56	6.29%
3.01% - 4.00%	3,793	4.53%	149,939,143.26	3.82%
4.01% - 5.00%	4,227	5.05%	115,841,421.33	2.95%
5.01% - 6.00%	2,563	3.06%	69,218,619.77	1.76%
6.01% - 7.00%	4,804	5.74%	80,129,744.34	2.04%
7.01% +	4,044	4.83%	77,175,851.93	1.96%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</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%	16,060	19.19%	192,841,276.46	4.91%
20.01% - 30.00%	8,323	9.94%	212,728,617.07	5.42%
30.01% - 40.00%	7,923	9.46%	272,415,312.19	6.94%
40.01% - 50.00%	7,709	9.21%	317,366,865.27	8.08%
50.01% - 60.00%	6,959	8.31%	335,005,435.41	8.53%
60.01% - 70.00%	6,593	7.88%	359,545,806.85	9.15%
70.01% - 80.00%	5,550	6.63%	327,101,021.13	8.33%
80.01% - 90.00%	4,813	5.75%	320,848,467.39	8.17%
90.01% - 100.00%	4,396	5.25%	309,824,509.60	7.89%
100.00% +	15,385	18.38%	1,279,955,040.78	32.59%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</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%	6,159	7.36%	110,173,787.26	2.81%
20.01% - 30.00%	6,422	7.67%	180,098,556.68	4.59%
30.01% - 40.00%	7,967	9.52%	277,387,211.30	7.06%
40.01% - 50.00%	8,983	10.73%	363,914,139.64	9.27%
50.01% - 60.00%	10,157	12.13%	470,640,810.11	11.98%
60.01% - 70.00%	10,109	12.08%	519,361,786.39	13.22%
70.01% - 80.00%	13,006	15.54%	690,915,613.58	17.59%
80.01% - 90.00%	8,938	10.68%	547,732,684.30	13.95%
90.01% - 100.00%	10,627	12.69%	667,912,546.64	17.01%
100.00% +	1,343	1.60%	99,495,216.25	2.53%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	35,922	42.91%	2,020,323,714.36	51.44%
Thessaloniki	12,823	15.32%	540,434,911.40	13.76%
Macedonia	8,744	10.45%	293,438,419.09	7.47%
Peloponnese	5,856	7.00%	242,336,223.72	6.17%
Thessaly	5,641	6.74%	192,317,655.87	4.90%
Sterea Ellada	4,236	5.06%	164,187,628.03	4.18%
Aegean Islands	2,035	2.43%	119,292,500.59	3.04%
Creta Island	2,968	3.55%	142,044,679.99	3.62%
Ionian Islands	1,297	1.55%	62,950,002.38	1.60%
Thrace	2,097	2.51%	72,032,082.58	1.83%
Epirus	2,092	2.50%	78,274,534.14	1.99%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	349	0.42%	24,169,904.37	0.62%
12 - 24	214	0.26%	11,323,805.23	0.29%
24 - 36	258	0.31%	9,235,443.87	0.24%
36 - 60	3,395	4.06%	108,273,226.43	2.76%
60 - 96	11,073	13.23%	484,636,411.07	12.34%
over 96	68,422	81.74%	3,289,993,561.18	83.77%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</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	64	0.08%	543,102.82	0.01%
5 - 10 years	2,317	2.77%	25,586,263.19	0.65%
10 - 15 years	17,202	20.55%	368,206,676.88	9.37%
15 - 20 years	16,625	19.86%	577,225,594.65	14.70%
20 - 25 years	15,576	18.61%	824,351,600.32	20.99%
25 - 30 years	16,520	19.73%	1,070,990,863.71	27.27%
30 - 35 years	6,846	8.18%	456,933,217.01	11.63%
35 years +	8,561	10.23%	603,795,033.56	15.37%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	63,756	76.16%	2,828,076,127.83	72.00%
Houses	19,955	23.84%	1,099,556,224.32	28.00%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	17,164	20.50%	824,232,480.94	20.99%
Purchase	38,081	45.49%	2,032,885,251.49	51.76%
Repair	19,176	22.91%	772,197,695.51	19.66%
Construction (re-mortgage)	246	0.29%	17,803,773.82	0.45%
Purchase (re-mortgage)	1,149	1.37%	65,480,575.80	1.67%
Repair (re-mortgage)	779	0.93%	42,875,492.76	1.09%
Equity Release	7,116	8.50%	172,157,081.84	4.38%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	83,337	99.55%	3,895,031,580.68	99.17%
Balloon	357	0.43%	28,773,493.77	0.73%
Inter_only	17	0.02%	3,827,277.70	0.10%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	82,155	98.14%	3,873,053,467.87	98.61%
Fixed Converting to Floating	1,008	1.20%	47,555,053.43	1.21%
Fixed to Maturity	548	0.65%	7,023,830.85	0.18%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7,082	8.62%	653,439,769.87	16.87%
Libor 3 Months (CHF)	966	1.18%	91,696,280.87	2.37%
ECB Tracker	42,004	51.13%	1,881,877,006.40	48.59%
Euribor 1 Month	4,516	5.50%	267,363,513.36	6.90%
Euribor 3 Months	14,602	17.77%	716,570,157.15	18.50%
Libor 1 Month (Euro)	219	0.27%	4,424,528.98	0.11%
Eurobank OEK's Rate	754	0.92%	10,608,121.16	0.27%
Euribor 6 Months	13	0.02%	154,521.74	0.00%
TBank OEK's Rate	409	0.50%	4,832,962.14	0.12%
TBank GG Rate	53	0.06%	970,246.00	0.03%
Originator Rate	11,537	14.04%	241,116,360.20	6.23%
<b>Grand Total</b>	<b>82,155</b>	<b>100.00%</b>	<b>3,873,053,467.87</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 3 Months (CHF)	2	0.20%	186,226.75	0.39%
ECB Tracker	170	16.87%	8,385,104.74	17.63%
Euribor 1 Month	239	23.71%	10,968,890.38	23.07%
Euribor 3 Months	153	15.18%	8,635,230.44	18.16%
Originator Rate	444	44.05%	19,379,601.12	40.75%
<b>Grand Total</b>	<b>1,008</b>	<b>100.00%</b>	<b>47,555,053.43</b>	<b>100.00%</b>

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	306	30.36%	10,570,264.37	22.23%
1 Jan 2021 +	702	69.64%	36,984,789.06	77.77%
<b>Grand Total</b>	<b>1,008</b>	<b>100.00%</b>	<b>47,555,053.43</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	81,622	97.50%	3,825,333,493.92	97.40%
Y	2,089	2.50%	102,298,858.23	2.60%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	112	5.36%	4,963,464.37	4.85%
OEK Subsidy	1,964	94.02%	96,925,732.65	94.75%
Greek Government & OEK Subsidy	13	0.62%	409,661.21	0.40%
<b>Grand Total</b>	<b>2,089</b>	<b>100.00%</b>	<b>102,298,858.23</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	68,849	82.25%	3,413,577,824.44	86.91%
Y	14,862	17.75%	514,054,527.72	13.09%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	79,350	94.79%	3,592,902,673.30	91.48%
Y	4,361	5.21%	334,729,678.85	8.52%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	81,282	97.10%	3,747,701,017.84	95.42%
S	2,429	2.90%	179,931,334.31	4.58%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	73,936	88.32%	3,613,439,703.25	92.00%
Y	9,775	11.68%	314,192,648.90	8.00%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	23,413	27.97%	1,235,973,758.72	31.47%
Other Private Employees	14,001	16.73%	621,978,440.63	15.84%
Pensioner	13,145	15.70%	440,970,764.37	11.23%
Civil servant	7,352	8.78%	326,631,010.21	8.32%
Other Self employed	5,159	6.16%	298,389,609.46	7.60%
Unemployed	5,320	6.36%	205,562,998.34	5.23%
Bank employee	2,187	2.61%	159,789,001.06	4.07%
Civil Servant - Policeman	2,075	2.48%	108,514,590.38	2.76%
Military personnel	1,831	2.19%	94,778,234.91	2.41%
Teacher	2,113	2.52%	93,530,828.52	2.38%
Salesman	2,148	2.57%	82,174,405.25	2.09%
Housewife	2,006	2.40%	79,360,396.54	2.02%
Lawyers - Jurists	876	1.05%	63,726,547.38	1.62%
Independent means	961	1.15%	62,006,456.06	1.58%
Accountant	1,124	1.34%	54,245,310.34	1.38%
<b>Grand Total</b>	<b>83,711</b>	<b>100.00%</b>	<b>3,927,632,352.15</b>	<b>100.00%</b>