

€5 billion Global Covered Bond Programme
 Investor Report


Report No: 95

Reporting Date: 20/4/2018

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2018	31/3/2018

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	B1	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-18	20-Dec-19
3	8-Jun-10	XS0515809662	B1	900,000,000.00	Euribor 3M + 1,25%	20-Jul-18	22-Jul-19
4	16-May-16	XS1410482951	B1	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-19	20-Feb-20
5	19-Mar-18	XS1795267514	B1	200,000,000.00	Euribor 3M + 1,25%	20-Mar-19	20-Mar-20
				3,300,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Mar-18	20-Jun-18	31	Act/360	0.9220%	793,944.44	2,302,500.00
3	22-Jan-18	20-Apr-18	88	Act/360	0.9220%	2,028,400.00	-
4	20-Feb-18	20-May-18	59	Act/360	0.9220%	1,813,266.67	-
5	19-Mar-18	20-Jun-18	32	Act/360	0.9220%	163,911.11	-

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

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/3/2018			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	849,507,542.36	3,445,098,578.58	4,166,303,725.33	858,691,202.86	3,194,654,292.85	3,940,045,962.00
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	848,455,681.87	3,421,461,952.42	4,141,774,102.75	858,691,202.86	3,169,709,817.51	3,915,101,486.66
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	691,891,638.80	3,042,043,505.88	3,629,437,714.90	690,181,552.94	2,784,621,803.78	3,383,737,735.15
A.4	Aggregate Original Principal O/S balance	917,350,669.28	5,810,627,088.02	6,589,428,912.69	924,199,985.70	5,336,173,557.38	6,138,430,489.41
A.5	Average Current Principal O/S balance	105,647.00	39,102.64	43,333.55	106,418.54	42,017.79	46,849.54
A.6	Average Original Principal O/S balance	114,084.15	65,951.91	68,536.37	114,537.12	70,184.18	72,989.66
A.7	Maximum Current Principal O/S balance	1,034,316.94	911,620.44	911,620.44	1,250,880.60	4,865,269.33	4,865,269.33
A.8	Maximum Original Principal O/S balance	1,160,000.00	1,702,127.66	1,702,127.66	1,503,559.08	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	8,041	88,104	96,145	8,069	76,031	84,100
A.10	Weighted Average Seasoning (years)	11.63	11.05	11.15	11.63	10.46	10.68
A.11	Weighted Average Remaining Maturity (years)	15.90	16.79	16.63	15.86	17.07	16.84
A.12	Weighted Average Current Indexed LTV percent (%)	93.22	75.54	78.60	95.60	78.46	81.71
A.13	Weighted Average Current Unindexed LTV percent (%)	59.04	47.04	49.12	60.73	48.02	50.42
A.14	Weighted Average Original LTV percent (%)	67.92	68.37	68.29	68.13	68.88	68.74
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.26	1.97	0.61	2.05	1.78
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.22	0.95	0.57	1.22	0.95
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	83.96	72.07	74.13	83.51	76.91	78.16
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	12.51	19.84	18.57	13.16	18.11	17.18
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.41	7.40	6.71	3.34	4.19	4.03
A.20	OS Principal of Performing Loans - 90+(%)	0.12	0.69	0.59	0.00	0.78	0.63
A.21	FX Rate	1.1779	1.00		1.1520	-	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/3/2018					
		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	10,594	3,928,309.64	104,567	18,302,845.54	115,161	21,637,856.70
B.2	Partial Prepayments	3	33,410.20	138	993,403.51	141	1,021,767.72
B.3	Whole Prepayments	8	374,491.23	116	1,886,262.53	124	2,204,193.79
B.4	Total Principal Receipts (B1+B2+B3)	-	4,336,211.07	-	21,182,511.58	-	24,863,818.20

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/3/2018					
		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	9,472	420,256.48	100,351	5,908,267.81	109,823	6,265,052.32
C.2	Interest From Overdues	3,163	2,274.87	27,375	20,992.78	30,538	22,924.07
C.3	Total Interest Receipts (C1+C2)	-	422,531.35	-	5,929,260.59	-	6,287,976.40
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/3/2018					
		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	7,780	819,514,349.11	79,277	3,166,446,024.65	87,057	3,862,187,895.02
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	251	28,941,332.76	8,321	255,015,927.77	8,572	279,586,207.73
A.3	Totals (A1+ A2)	8,031	848,455,681.87	87,598	3,421,461,952.42	95,629	4,141,774,102.75
A.4	In Arrears Loans 90 Days To 360 Days	10	1,051,860.49	506	23,636,626.16	516	24,529,622.59
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	10	1,051,860.49	506	23,636,626.16	516	24,529,622.59

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/3/2018					
		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	177	20,134,554.80	7,494	219,283,429.57	7,671	236,377,032.42
B.2	60 Days < Installment <= 89 Days	74	8,806,777.96	827	35,732,498.20	901	43,209,175.30
B.3	Total (B1+B2=A4)	251	28,941,332.76	8,321	255,015,927.77	8,572	279,586,207.73
B.4	90 Days < Installment <= 119 Days	10	1,051,860.49	297	14,065,425.99	307	14,958,422.42
B.5	120 Days < Installment <= 360 Days	0	0.00	209	9,571,200.17	209	9,571,200.17
B.6	Total (B4+B5=A4)	10	1,051,860.49	506	23,636,626.16	516	24,529,622.59

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At March-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	4,851,871.50	304,102,324.13	33,820,664.89	0.00	37,939,750.98
A.2	Number of Loans	0	11	12,596	293	12,596	304



Statutory Tests

Outstanding Bonds Principal	3,300,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,193,705.56	
Total Bonds Amount	3,303,193,705.56	
Current Outstanding Balance of Loans	4,166,303,725.33	
A. Adjusted Outstanding Principal of Loans ²	3,629,437,714.90	
B. Accrued Interest on Loans	7,795,708.15	
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	11,470,833.33	
Nominal Value (A+B+C+D-Z)	3,625,762,589.71	
Bonds / Nominal Value Assets Percentage	3,551,821,188.77	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	4,276,130,349.50	
Net Present Value of Liabilities	3,330,105,935.57	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,219,419,271.63	
Net Present Value of Liabilities	3,320,081,339.19	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,402,512,874.17	
Net Present Value of Liabilities	3,363,010,580.65	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	58,671,472.37	
Interest due on all series of covered bonds during 1st year	23,967,038.55	
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	15,064,381.48	
Required Reserve Amount	15,169,619.48	
Amount credited to the account (payment to BoNY)	105,238.00	
Available (Outstanding) Reserve Amount t	15,169,619.48	

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	8,041	8.36%	721,205,146.75	17.31%
EUR	88,104	91.64%	3,445,098,578.58	82.69%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/11/2017
0 - 37.500	31,747	33.02%	702,243,444.72	10.66%
37.501 - 75.000	32,878	34.20%	1,828,991,261.72	27.76%
75.001 - 100.000	13,459	14.00%	1,180,709,149.47	17.92%
100.001 - 150.000	11,435	11.89%	1,384,576,162.50	21.01%
150.001 - 250.000	5,023	5.22%	916,121,916.91	13.90%
250.001 - 500.000	1,407	1.46%	439,958,995.86	6.68%
500.001 +	196	0.20%	136,827,981.52	2.08%
Grand Total	96,145	100.00%	6,589,428,912.69	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	56,766	59.04%	975,328,441.35	23.41%
37.501 - 75.000	24,512	25.49%	1,293,902,472.35	31.06%
75.001 - 100.000	6,663	6.93%	573,750,008.06	13.77%
100.001 - 150.000	5,098	5.30%	612,288,168.61	14.70%
150.001 - 250.000	2,343	2.44%	436,495,789.17	10.48%
250.001 - 500.000	673	0.70%	217,768,624.87	5.23%
500.001 +	90	0.09%	56,770,220.92	1.36%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990	1	0.00%	2,680.93	0.00%
1991	5	0.01%	13,171.57	0.00%
1993	7	0.01%	10,358.83	0.00%
1994	328	0.34%	784,730.83	0.02%
1995	2,084	2.17%	10,761,071.15	0.26%
1996	1,845	1.92%	17,919,828.47	0.43%
1997	1,434	1.49%	21,974,178.52	0.53%
1998	1,243	1.29%	23,916,423.79	0.57%
1999	2,224	2.31%	44,762,216.73	1.07%
2000	3,629	3.77%	98,688,286.04	2.37%
2001	3,217	3.35%	92,076,104.88	2.21%
2002	3,854	4.01%	129,298,907.30	3.10%
2003	4,093	4.26%	126,594,893.13	3.04%
2004	5,905	6.14%	240,516,437.65	5.77%
2005	9,901	10.30%	509,034,646.91	12.22%
2006	14,395	14.97%	768,288,930.38	18.44%
2007	13,089	13.61%	707,672,162.82	16.99%
2008	7,837	8.15%	428,482,211.72	10.28%
2009	4,464	4.64%	243,419,071.94	5.84%
2010	4,405	4.58%	236,300,847.35	5.67%
2011	3,404	3.54%	141,464,679.46	3.40%
2012	3,821	3.97%	141,862,427.07	3.40%
2013	2,838	2.95%	95,537,261.34	2.29%
2014	998	1.04%	26,370,219.29	0.63%
2015	324	0.34%	10,923,962.62	0.26%
2016	218	0.23%	11,528,317.81	0.28%
2017	582	0.61%	38,099,696.80	0.91%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	9,032	9.39%	59,789,518.68	1.44%
2021 - 2025	20,988	21.83%	518,670,936.90	12.45%
2026 - 2030	23,753	24.71%	878,063,102.61	21.08%
2031 - 2035	15,761	16.39%	854,205,412.31	20.50%
2036 - 2040	12,650	13.16%	886,432,899.08	21.28%
2041 - 2045	6,534	6.80%	456,459,206.70	10.96%
2046 +	7,427	7.72%	512,682,649.04	12.31%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	11,224	11.67%	92,974,483.81	2.23%
40.01 - 60 months	7,723	8.03%	161,680,870.61	3.88%
60.01 - 90 months	8,693	9.04%	273,589,922.82	6.57%
90.01 - 120 months	13,093	13.62%	376,540,690.87	9.04%
120.01 - 150 months	10,409	10.83%	435,618,748.16	10.46%
150.01 - 180 months	11,162	11.61%	545,314,570.59	13.09%
over 180 months	33,841	35.20%	2,280,584,438.48	54.74%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	10,280	10.69%	886,390,178.14	21.28%
1.01% - 2.00%	46,277	48.13%	2,238,853,519.26	53.74%
2.01% - 3.00%	7,733	8.04%	256,668,188.18	6.16%
3.01% - 4.00%	4,077	4.24%	159,863,083.10	3.84%
4.01% - 5.00%	16,288	16.94%	399,917,178.97	9.60%
5.01% - 6.00%	2,705	2.81%	69,131,628.12	1.66%
6.01% - 7.00%	4,741	4.93%	78,854,255.69	1.89%
7.01% +	4,044	4.21%	76,625,693.86	1.84%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,523	21.35%	230,603,202.67	5.53%
20.01% - 30.00%	10,523	10.94%	254,109,437.84	6.10%
30.01% - 40.00%	9,456	9.84%	308,565,424.85	7.41%
40.01% - 50.00%	9,242	9.61%	367,760,220.42	8.83%
50.01% - 60.00%	8,413	8.75%	391,769,457.32	9.40%
60.01% - 70.00%	7,480	7.78%	392,641,995.62	9.42%
70.01% - 80.00%	6,043	6.29%	353,216,001.20	8.48%
80.01% - 90.00%	4,915	5.11%	321,468,699.44	7.72%
90.01% - 100.00%	4,466	4.65%	312,968,930.52	7.51%
100.00% +	15,084	15.69%	1,233,200,355.45	29.60%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	28,467	29.61%	453,800,025.04	10.89%
20.01% - 30.00%	15,008	15.61%	501,603,852.47	12.04%
30.01% - 40.00%	14,342	14.92%	613,645,160.47	14.73%
40.01% - 50.00%	12,619	13.12%	658,045,630.45	15.79%
50.01% - 60.00%	9,856	10.25%	618,895,177.51	14.85%
60.01% - 70.00%	7,215	7.50%	540,020,981.59	12.96%
70.01% - 80.00%	5,267	5.48%	434,332,723.52	10.42%
80.01% - 90.00%	2,205	2.29%	217,704,896.54	5.23%
90.01% - 100.00%	739	0.77%	83,388,520.30	2.00%
100.00% +	427	0.44%	44,866,757.44	1.08%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	6,606	6.87%	112,689,524.02	2.70%
20.01% - 30.00%	7,450	7.75%	189,879,034.70	4.56%
30.01% - 40.00%	9,401	9.78%	294,666,964.00	7.07%
40.01% - 50.00%	10,517	10.94%	391,325,487.38	9.39%
50.01% - 60.00%	11,851	12.33%	507,316,103.94	12.18%
60.01% - 70.00%	11,849	12.32%	561,786,480.35	13.48%
70.01% - 80.00%	15,151	15.76%	753,764,959.55	18.09%
80.01% - 90.00%	10,923	11.36%	599,607,983.28	14.39%
90.01% - 100.00%	10,975	11.42%	670,977,430.62	16.10%
100.00% +	1,422	1.48%	84,289,757.50	2.02%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	39,566	41.15%	2,071,912,952.21	49.73%
Thessaloniki	13,862	14.42%	557,445,884.76	13.38%
Macedonia	10,789	11.22%	338,106,755.30	8.12%
Peloponnese	1	0.00%	65,368.23	0.00%
Thessaly	6,864	7.14%	216,048,170.71	5.19%
Sterea Ellada	5,276	5.49%	186,568,710.91	4.48%
Aegean Islands	2,276	2.37%	124,739,429.76	2.99%
Creta Island	3,698	3.85%	159,983,845.30	3.84%
Ionian Islands	1,535	1.60%	67,751,462.72	1.63%
Thrace	2,257	2.35%	77,667,363.19	1.86%
Epirus	2,862	2.98%	95,451,560.52	2.29%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	500	0.52%	33,956,291.26	0.82%
12 - 24	261	0.27%	13,002,482.73	0.31%
24 - 36	184	0.19%	8,487,767.46	0.20%
36 - 60	2,898	3.01%	90,310,004.76	2.17%
60 - 96	11,010	11.45%	459,334,509.11	11.02%
over 96	81,292	84.55%	3,561,212,670.02	85.48%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	67	0.07%	651,245.48	0.02%
5 - 10 years	2,252	2.34%	25,098,619.75	0.60%
10 - 15 years	16,955	17.63%	350,285,883.96	8.41%
15 - 20 years	17,148	17.84%	566,543,935.87	13.60%
20 - 25 years	17,009	17.69%	825,422,303.03	19.81%
25 - 30 years	26,339	27.40%	1,304,596,851.62	31.31%
30 - 35 years	7,330	7.62%	472,452,311.62	11.34%
35 years +	9,045	9.41%	621,252,573.99	14.91%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	73,185	76.12%	3,027,712,598.89	72.67%
Houses	22,960	23.88%	1,138,591,126.44	27.33%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	20,945	21.78%	897,102,011.24	21.53%
Purchase	46,364	48.22%	2,210,136,123.50	53.05%
Repair	19,481	20.26%	762,417,233.04	18.30%
Construction (re-mortgage)	247	0.26%	17,628,925.60	0.42%
Purchase (re-mortgage)	1,158	1.20%	64,797,872.21	1.56%
Repair (re-mortgage)	774	0.81%	41,462,193.57	1.00%
Equity Release	7,176	7.46%	172,759,366.18	4.15%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	95,774	99.61%	4,135,383,586.67	99.26%
Balloon	352	0.37%	28,303,218.85	0.68%
Inter. only	19	0.02%	2,616,919.81	0.06%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	94,635	98.43%	4,112,616,518.96	98.71%
Fixed Converting to Floating	986	1.03%	46,808,534.60	1.12%
Fixed to Maturity	524	0.55%	6,878,671.77	0.17%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	6,962	7.36%	627,296,020.03	15.25%
Libor 3 Months (CHF)	949	1.00%	86,975,640.74	2.11%
ECB Tracker	41,960	44.34%	1,861,732,246.78	45.27%
Euribor 1 Month	4,501	4.76%	257,602,620.09	6.26%
Euribor 3 Months	15,207	16.07%	737,430,052.82	17.93%
Libor 1 Month (Euro)	216	0.23%	4,315,732.87	0.10%
Eurobank OEK's Rate	727	0.77%	10,191,613.50	0.25%
Euribor 6 Months	12	0.01%	147,799.05	0.00%
TBank OEK's Rate	383	0.40%	4,502,930.30	0.11%
TBank GG Rate	51	0.05%	948,077.51	0.02%
Originator Rate	23,667	25.01%	521,473,785.27	12.68%
Grand Total	94,635	100.00%	4,112,616,518.96	100.00%

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%	183,791.77	0.39%
ECB Tracker	172	17.44%	8,530,391.81	18.22%
Euribor 1 Month	222	22.52%	10,482,576.00	22.39%
Euribor 3 Months	155	15.72%	8,758,393.43	18.71%
Originator Rate	435	44.12%	18,853,381.59	40.28%
Grand Total	986	100.00%	46,808,534.60	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	284	28.80%	9,786,629.29	20.91%
1 Jan 2021 +	702	71.20%	37,021,905.31	79.09%
Grand Total	986	100.00%	46,808,534.60	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	94,323	98.10%	4,077,012,271.22	97.86%
Y	1,822	1.90%	89,291,454.11	2.14%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	99	5.43%	4,450,665.89	4.98%
OEK Subsidy	1,717	94.24%	84,675,672.91	94.83%
Greek Government & OEK Subsidy	6	0.33%	165,115.31	0.18%
Grand Total	1,822	100.00%	89,291,454.11	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	77,243	80.34%	3,595,154,525.46	86.29%
Y	18,902	19.66%	571,149,199.87	13.71%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	91,819	95.50%	3,839,136,474.64	92.15%
Y	4,326	4.50%	327,167,250.69	7.85%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	93,739	97.50%	3,989,668,785.14	95.76%
S	2,406	2.50%	176,634,940.19	4.24%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	86,044	89.49%	3,851,520,509.48	92.44%
Y	10,101	10.51%	314,783,215.85	7.56%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	25,753	26.79%	1,275,555,397.20	30.62%
Other Private Employees	14,041	14.60%	615,058,922.21	14.76%
Pensioner	16,817	17.49%	519,317,875.85	12.46%
Civil servant	11,944	12.42%	423,113,724.69	10.16%
Other Self employed	5,254	5.46%	290,633,964.90	6.98%
Unemployed	5,401	5.62%	206,511,970.33	4.96%
Bank employee	2,193	2.28%	158,548,525.02	3.81%
Civil Servant - Policeman	2,442	2.54%	121,271,206.43	2.91%
Teacher	3,110	3.23%	117,198,557.49	2.81%
Military personnel	2,029	2.11%	100,628,341.96	2.42%
Salesman	2,172	2.26%	82,558,202.24	1.98%
Housewife	2,020	2.10%	79,305,263.13	1.90%
Lawyers - Jurists	877	0.91%	62,259,392.22	1.49%
Independent means	966	1.00%	61,104,502.14	1.47%
Accountant	1,126	1.17%	53,237,879.51	1.28%
Grand Total	96,145	100.00%	4,166,303,725.33	100.00%