

EUROBANK ERGASIAS S.A.
Covered Bond II Programme
Investor Report



Report No: **102**
Reporting Date: **20/11/2018**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2018	31/10/2018

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	Ba2	0.00	Euribor 3M + 1,25%	20-Dec-18	20-Dec-19
3	8-Jun-10	XS0515809662	Ba2	900,000,000.00	Euribor 3M + 1,25%	22-Jul-19	22-Jul-20
4	16-May-16	XS1410482951	Ba2	350,000,000.00	Euribor 3M + 1,25%	20-Feb-19	20-Feb-20
5	19-Mar-18	XS1795267514	Ba2	200,000,000.00	Euribor 3M + 1,25%	20-Mar-19	20-Mar-20
6	11-Jul-18	XS1855456106	Ba2	350,000,000.00	Euribor 3M + 1,25%	22-Jul-19	20-Jul-20
				1,800,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Sep-18	20-Dec-18	61	Act/360	0.9310%	0.00	325,850.00
3	22-Oct-18	21-Jan-19	29	Act/360	0.9330%	676,425.00	-
4	20-Aug-18	20-Nov-18	92	Act/360	0.9310%	832,727.78	2,305,518.06
5	20-Sep-18	20-Dec-18	61	Act/360	0.9310%	315,505.56	-
6	22-Oct-18	21-Jan-19	29	Act/360	0.9330%	263,054.17	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/10/2018			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	522,374,702.66	1,983,048,684.17	2,441,312,306.12	974,151,815.62	3,791,028,326.90	4,651,890,659.54
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	522,374,702.66	1,954,924,195.99	2,413,187,817.94	974,151,815.62	3,764,226,162.09	4,625,088,494.73
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	379,041,968.74	1,749,122,278.95	2,081,644,402.59	763,435,172.36	3,322,220,318.03	3,996,871,407.07
A.4	Aggregate Original Principal O/S balance	537,491,532.17	3,551,430,634.35	4,088,922,166.52	1,073,179,760.98	6,490,680,195.79	7,439,053,968.31
A.5	Average Current Principal O/S balance	115,136.59	36,271.74	41,232.12	100,056.68	36,897.81	41,357.49
A.6	Average Original Principal O/S balance	118,468.49	64,958.86	69,059.13	110,228.00	63,173.33	66,136.68
A.7	Maximum Current Principal O/S balance	1,223,102.14	4,538,447.86	4,538,447.86	1,547,219.24	4,611,310.63	4,611,310.63
A.8	Maximum Original Principal O/S balance	1,100,000.00	5,500,000.00	5,500,000.00	1,300,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,537	54,672	59,209	9,736	102,744	112,480
A.10	Weighted Average Seasoning (years)	11.75	10.50	10.73	11.70	10.75	10.93
A.11	Weighted Average Remaining Maturity (years)	16.55	15.58	15.76	15.78	16.47	16.34
A.12	Weighted Average Current Indexed LTV percent (%)	109.19	69.70	77.11	97.89	73.02	77.62
A.13	Weighted Average Current Unindexed LTV percent (%)	68.57	43.95	48.57	61.72	46.01	48.92
A.14	Weighted Average Original LTV percent (%)	73.41	64.77	66.40	69.88	66.27	66.93
A.15	Weighted Average Interest Rate - Total (%)	0.59	2.15	1.86	0.61	2.11	1.84
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.25	0.95	0.59	1.24	0.95
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	78.93	72.03	73.32	78.41	77.71	77.84
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	17.05	19.11	18.72	17.19	17.05	17.07
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	4.02	7.44	6.80	4.41	4.53	4.51
A.20	OS Principal of Performing Loans - 90+(%)	NULL	1.42	1.15	0.00	0.71	0.58
A.21	FX Rate	1.1399	1.00		1.1316	1.00	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/10/2018					
		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	11,947	4,145,406.55	109,214	18,308,403.17	121,161	21,945,043.71
B.2	Partial Prepayments	3	28,230.10	96	762,118.25	99	786,883.67
B.3	Whole Prepayments	3	132,987.97	109	1,699,816.10	112	1,816,482.45
B.4	Total Principal Receipts (B1+B2+B3)	-	4,306,624.62	-	20,770,337.52	-	24,548,409.82

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/10/2018					
		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	10,544	477,341.82	107,291	5,959,789.26	117,835	6,378,546.89
C.2	Interest From Overdues	3,580	2,669.19	30,615	24,531.70	34,195	26,873.30
C.3	Total Interest Receipts (C1+C2)	-	480,011.01	-	5,984,320.96	-	6,405,420.19
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/10/2018					
		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	4,368	501,361,919.43	49,052	1,807,334,955.51	53,420	2,247,164,694.46
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	169	21,012,783.23	4,904	147,589,240.48	5,073	166,023,123.48
A.3	Totals (A1+ A2)	4,537	522,374,702.66	53,956	1,954,924,195.99	58,493	2,413,187,817.94
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	716	28,124,488.18	716	28,124,488.18
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	716	28,124,488.18	716	28,124,488.18

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/10/2018					
		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	116	13,717,184.41	3,868	108,954,440.08	3,984	120,988,113.57
B.2	60 Days < Installment <= 89 Days	53	7,295,598.82	1,036	38,634,800.40	1,089	45,035,009.91
B.3	Total (B1+B2=A4)	169	21,012,783.23	4,904	147,589,240.48	5,073	166,023,123.48
B.4	90 Days < Installment <= 119 Days	0	0.00	450	18,336,186.38	450	18,336,186.38
B.5	120 Days < Installment <= 360 Days	0	0.00	266	9,788,301.80	266	9,788,301.80
B.6	Total (B4+B5=A4)	0	0.00	716	28,124,488.18	716	28,124,488.18

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At October-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	465,751,927.03	0.00	1,913,996,454.18	0.00	2,322,586,617.38
A.2	Number of Loans	0	5,179	0	47,848	0	53,027



Statutory Tests

as of 31/10/2018

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,201,943.06	
Total Bonds Amount	1,801,201,943.06	
Current Outstanding Balance of Loans	2,441,312,306.12	
A. Adjusted Outstanding Principal of Loans ²	2,081,644,402.59	
B. Accrued Interest on Loans	4,739,297.17	
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	5,516,666.67	
Nominal Value (A+B+C+D-Z)	2,080,867,033.10	
Bonds / Nominal Value Assets Percentage	1,936,776,282.86	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,433,052,182.92	
Net Present Value of Liabilities	1,816,082,652.87	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,400,638,529.26	
Net Present Value of Liabilities	1,809,418,375.57	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,506,931,857.78	
Net Present Value of Liabilities	1,830,653,012.74	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	32,763,342.51	
Interest due on all series of covered bonds during 1st year	13,297,229.51	
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	14,743,229.23	
Required Reserve Amount	8,498,010.48	
Amount credited to the account (payment to BoNY)	-6,245,218.75	
Available (Outstanding) Reserve Amount t	8,498,010.48	

¹ Outstanding Accrued Interest on Bonds as at end date of data's 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	4,537	7.66%	458,263,621.95	18.77%
EUR	54,672	92.34%	1,983,048,684.17	81.23%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	21,614	36.50%	464,978,275.14	11.37%
37.501 - 75.000	18,537	31.31%	1,026,311,944.25	25.10%
75.001 - 100.000	7,705	13.01%	687,567,950.40	16.82%
100.001 - 150.000	7,044	11.90%	877,326,593.35	21.46%
150.001 - 250.000	3,251	5.49%	618,699,041.12	15.13%
250.001 - 500.000	919	1.55%	301,997,265.54	7.39%
500.001 +	139	0.23%	112,041,096.72	2.74%
Grand Total	59,209	100.00%	4,088,922,166.52	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,626	63.55%	625,753,066.56	25.63%
37.501 - 75.000	13,108	22.14%	693,828,387.52	28.42%
75.001 - 100.000	3,571	6.03%	307,710,226.37	12.60%
100.001 - 150.000	2,995	5.06%	361,156,039.26	14.79%
150.001 - 250.000	1,406	2.37%	262,068,067.30	10.73%
250.001 - 500.000	436	0.74%	141,176,343.96	5.78%
500.001 +	67	0.11%	49,620,175.15	2.03%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,044	22.03%	320,660,597.89	13.13%
2005	5,603	9.46%	289,579,993.99	11.86%
2006	8,104	13.69%	426,656,286.56	17.48%
2007	7,487	12.65%	411,631,731.25	16.86%
2008	4,635	7.83%	258,022,085.98	10.57%
2009	2,913	4.92%	144,234,937.31	5.91%
2010	2,510	4.24%	124,143,607.76	5.09%
2011	2,973	5.02%	103,910,127.63	4.26%
2012	3,392	5.73%	99,436,071.02	4.07%
2013	2,391	4.04%	63,961,591.38	2.62%
2014	879	1.48%	19,522,232.96	0.80%
2015	296	0.50%	8,084,640.85	0.33%
2016	2,567	4.34%	81,085,142.98	3.32%
2017	1,738	2.94%	61,053,240.00	2.50%
2018	677	1.14%	29,330,018.53	1.20%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	7,149	12.07%	96,131,166.91	3.94%
2021 - 2025	13,591	22.95%	308,697,635.94	12.64%
2026 - 2030	12,414	20.97%	467,429,898.90	19.15%
2031 - 2035	8,689	14.68%	463,833,478.31	19.00%
2036 - 2040	8,032	13.57%	547,105,214.02	22.41%
2041 - 2045	4,486	7.58%	274,994,924.96	11.26%
2046 +	4,848	8.19%	283,119,987.09	11.60%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	11,593	19.58%	182,101,430.46	7.46%
40.01 - 60 months	4,790	8.09%	100,670,265.39	4.12%
60.01 - 90 months	4,885	8.25%	141,003,706.08	5.78%
90.01 - 120 months	6,899	11.65%	223,290,594.55	9.15%
120.01 - 150 months	5,385	9.09%	246,628,273.09	10.10%
150.01 - 180 months	4,921	8.31%	249,719,583.40	10.23%
over 180 months	20,736	35.02%	1,297,898,453.14	53.16%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	9,755	16.48%	653,830,233.43	26.78%
1.01% - 2.00%	26,319	44.45%	1,211,480,724.46	49.62%
2.01% - 3.00%	4,562	7.70%	151,724,373.52	6.21%
3.01% - 4.00%	4,789	8.09%	148,607,057.92	6.09%
4.01% - 5.00%	5,787	9.77%	121,388,823.04	4.97%
5.01% - 6.00%	1,427	2.41%	36,177,769.81	1.48%
6.01% - 7.00%	3,211	5.42%	56,033,117.13	2.30%
7.01% +	3,359	5.67%	62,070,206.81	2.54%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,807	25.01%	170,486,434.78	6.98%
20.01% - 30.00%	6,743	11.39%	165,939,480.31	6.80%
30.01% - 40.00%	6,010	10.15%	196,585,459.18	8.05%
40.01% - 50.00%	5,408	9.13%	210,920,181.82	8.64%
50.01% - 60.00%	4,866	8.22%	234,644,734.78	9.61%
60.01% - 70.00%	4,228	7.14%	219,519,311.81	8.99%
70.01% - 80.00%	3,533	5.97%	203,277,937.72	8.33%
80.01% - 90.00%	2,762	4.66%	174,665,376.38	7.15%
90.01% - 100.00%	2,222	3.75%	144,500,155.05	5.92%
100.00% +	8,630	14.58%	720,773,234.29	29.52%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,850	35.21%	335,852,175.25	13.76%
20.01% - 30.00%	9,437	15.94%	322,275,183.16	13.20%
30.01% - 40.00%	8,297	14.01%	371,613,089.92	15.22%
40.01% - 50.00%	6,386	10.79%	340,297,889.73	13.94%
50.01% - 60.00%	4,692	7.92%	289,369,055.27	11.85%
60.01% - 70.00%	3,946	6.66%	273,413,763.58	11.20%
70.01% - 80.00%	3,030	5.12%	234,865,556.90	9.62%
80.01% - 90.00%	1,560	2.63%	149,543,043.17	6.13%
90.01% - 100.00%	627	1.06%	70,852,186.04	2.90%
100.00% +	384	0.65%	53,230,363.11	2.18%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	5,707	9.64%	85,364,116.35	3.50%
20.01% - 30.00%	6,353	10.73%	140,660,480.00	5.76%
30.01% - 40.00%	7,130	12.04%	201,239,179.88	8.24%
40.01% - 50.00%	7,765	13.11%	272,458,612.12	11.16%
50.01% - 60.00%	7,647	12.92%	326,080,561.83	13.36%
60.01% - 70.00%	6,901	11.66%	330,383,994.80	13.53%
70.01% - 80.00%	6,944	11.73%	379,637,920.33	15.55%
80.01% - 90.00%	4,523	7.64%	294,905,985.26	12.08%
90.01% - 100.00%	3,638	6.14%	285,492,822.85	11.69%
100.00% +	2,601	4.39%	125,088,632.70	5.12%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,291	42.71%	1,240,029,021.94	50.79%
Thessaloniki	8,143	13.75%	313,989,905.13	12.86%
Macedonia	6,143	10.38%	184,907,382.55	7.57%
Peloponnese	4,506	7.61%	161,144,810.90	6.60%
Thessaly	4,065	6.87%	124,450,716.74	5.10%
Sterea Ellada	3,379	5.71%	112,926,180.86	4.63%
Creta Island	2,272	3.84%	91,420,356.08	3.74%
Ionian Islands	983	1.66%	41,426,273.91	1.70%
Thrace	1,290	2.18%	43,249,383.27	1.77%
Epirus	1,642	2.77%	51,245,411.57	2.10%
Aegean Islands	1,495	2.52%	76,522,863.19	3.13%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	833	1.41%	36,061,889.81	1.48%
12 - 24	2,242	3.79%	75,955,543.01	3.11%
24 - 36	1,981	3.35%	61,427,964.61	2.52%
36 - 60	1,292	2.18%	30,362,927.58	1.24%
60 - 96	8,766	14.81%	272,234,639.05	11.15%
over 96	44,095	74.47%	1,965,269,342.05	80.50%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	3,691	6.23%	113,146,246.37	4.63%
5 - 10 years	1,780	3.01%	19,631,186.12	0.80%
10 - 15 years	10,561	17.84%	191,209,537.30	7.83%
15 - 20 years	10,456	17.66%	344,822,869.81	14.12%
20 - 25 years	9,709	16.40%	470,933,947.43	19.29%
25 - 30 years	12,547	21.19%	684,406,204.38	28.03%
30 - 35 years	5,070	8.56%	283,042,071.70	11.59%
35 years +	5,395	9.11%	334,120,243.01	13.69%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	44,007	74.32%	1,730,560,246.06	70.89%
Houses	15,202	25.68%	710,752,060.06	29.11%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,186	20.58%	519,503,356.43	21.28%
Purchase	25,372	42.85%	1,226,447,601.93	50.24%
Repair	11,162	18.85%	431,143,752.41	17.66%
Construction (re-mortgage)	143	0.24%	9,504,664.21	0.39%
Purchase (re-mortgage)	669	1.13%	34,365,813.45	1.41%
Repair (re-mortgage)	538	0.91%	27,562,389.45	1.13%
Equity Release	9,139	15.44%	192,784,728.24	7.90%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,620	92.25%	2,290,214,342.29	93.81%
Balloon	4,589	7.75%	151,097,963.83	6.19%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	57,528	97.16%	2,391,212,124.26	97.95%
Fixed Converting to Floating	1,260	2.13%	46,262,784.79	1.89%
Fixed to Maturity	421	0.71%	3,837,397.07	0.16%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,369	5.86%	372,666,409.36	15.58%
Libor 3 Months (CHF)	766	1.33%	65,837,086.18	2.75%
ECB Tracker	21,568	37.49%	909,949,772.55	38.05%
Euribor 1 Month	2,604	4.53%	145,316,930.67	6.08%
Euribor 3 Months	13,749	23.90%	564,437,482.87	23.60%
Libor 1 Month (Euro)	142	0.25%	2,419,609.40	0.10%
Eurobank OEK's Rate	274	0.48%	3,183,692.36	0.13%
Euribor 6 Months	8	0.01%	97,499.26	0.00%
TBank OEK's Rate	255	0.44%	2,982,671.89	0.12%
TBank GG Rate	33	0.06%	531,141.35	0.02%
Originator Rate	14,760	25.65%	323,789,828.37	13.54%
Grand Total	57,528	100.00%	2,391,212,124.26	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7	0.56%	651,718.32	1.41%
Libor 3 Months (CHF)	49	3.89%	1,736,962.98	3.75%
ECB Tracker	94	7.46%	5,222,693.38	11.29%
Euribor 1 Month	141	11.19%	6,214,760.11	13.43%
Euribor 3 Months	734	58.25%	22,508,942.61	48.65%
Originator Rate	235	18.65%	9,927,707.39	21.46%
Grand Total	1,260	100.00%	46,262,784.79	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	212	16.83%	7,580,458.16	16.39%
1 Jan 2021 +	1,048	83.17%	38,682,326.63	83.61%
Grand Total	1,260	100.00%	46,262,784.79	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,148	99.90%	2,438,290,762.41	99.88%
Y	61	0.10%	3,021,543.71	0.12%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	9	14.75%	424,093.14	14.04%
OEK Subsidy	52	85.25%	2,597,450.57	85.96%
Grand Total	61	100.00%	3,021,543.71	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,884	80.87%	2,080,746,568.00	85.23%
Y	11,325	19.13%	360,565,738.12	14.77%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,673	95.72%	2,239,200,931.49	91.72%
Y	2,536	4.28%	202,111,374.63	8.28%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,973	97.91%	2,351,272,825.19	96.31%
S	1,236	2.09%	90,039,480.93	3.69%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,708	90.71%	2,281,478,915.62	93.45%
Y	5,501	9.29%	159,833,390.50	6.55%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15,365	25.95%	772,418,938.13	31.64%
Pensioner	10,966	18.52%	317,883,108.18	13.02%
Other Private Employees	8,322	14.06%	345,735,726.95	14.16%
Civil Servant	6,165	10.41%	216,013,128.03	8.85%
Unemployed	4,510	7.62%	149,718,236.58	6.13%
Other Self Employed	3,664	6.19%	196,123,847.14	8.03%
Housewife	1,606	2.71%	55,091,693.37	2.26%
Teacher	1,576	2.66%	60,022,235.30	2.46%
Salesman	1,346	2.27%	47,325,365.01	1.94%
Bank Employee	1,166	1.97%	80,521,907.48	3.30%
Civil Servant - Policeman	1,144	1.93%	56,407,232.50	2.31%
Military Personnel	972	1.64%	48,028,079.36	1.97%
Civil Servant - Primary School Teachers	902	1.52%	31,300,544.93	1.28%
Independent Means	760	1.28%	42,744,005.64	1.75%
Farmer	745	1.26%	21,978,257.51	0.90%
Grand Total	59,209	100.00%	2,441,312,306.12	100.00%