

EUROBANK ERGASIAS S.A.

**€5 billion Global Covered Bond Programme**  
Investor Report



Report No: **97**  
Reporting Date: **20/6/2018**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/5/2018</b>	<b>31/5/2018</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	Ba2	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-18	20-Dec-19
3	8-Jun-10	XS0515809662	Ba2	900,000,000.00	Euribor 3M + 1,25%	20-Jul-18	22-Jul-19
4	16-May-16	XS1410482951	Ba2	1,200,000,000.00	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
				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	92	Act/360	0.9220%	2,356,222.22	2,356,222.22
3	20-Apr-18	20-Jul-18	61	Act/360	0.9220%	1,406,050.00	-
4	21-May-18	20-Aug-18	30	Act/360	0.9240%	924,000.00	-
5	19-Mar-18	20-Jun-18	93	Act/360	0.9220%	476,366.67	476,366.67

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/5/2018			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	923,496,086.41	3,369,839,598.44	4,171,068,200.22	932,487,876.06	3,417,429,691.68	4,196,580,657.64
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	923,496,086.41	3,354,516,080.92	4,155,744,682.70	932,452,445.78	3,393,734,314.35	4,172,855,676.13
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	724,130,148.10	2,986,033,027.62	3,614,291,007.93	745,993,925.50	3,017,157,363.93	3,640,481,165.32
A.4	Aggregate Original Principal O/S balance	984,236,951.52	5,731,234,025.04	6,585,161,624.83	988,766,816.88	5,779,417,320.36	6,605,592,802.38
A.5	Average Current Principal O/S balance	108,557.20	38,914.49	43,858.43	108,859.20	39,096.11	43,724.86
A.6	Average Original Principal O/S balance	115,697.30	66,183.59	69,242.42	115,429.23	66,117.73	68,824.75
A.7	Maximum Current Principal O/S balance	1,247,298.33	4,756,631.35	4,756,631.35	1,248,377.00	4,792,839.32	4,792,839.32
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	8,507	86,596.00	95,103	8,566	87,411	95,977
A.10	Weighted Average Seasoning (years)	11.73	11.20	11.30	11.65	11.12	11.22
A.11	Weighted Average Remaining Maturity (years)	16.06	16.70	16.58	16.12	16.75	16.63
A.12	Weighted Average Current Indexed LTV percent (%)	99.80	75.18	79.91	96.44	75.60	79.47
A.13	Weighted Average Current Unindexed LTV percent (%)	62.92	47.02	50.08	60.80	47.26	49.77
A.14	Weighted Average Original LTV percent (%)	69.88	68.69	68.92	69.83	68.73	68.93
A.15	Weighted Average Interest Rate - Total (%)	0.63	2.25	1.94	0.62	2.25	1.95
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.22	0.94	0.58	1.22	0.95
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	83.60	74.30	76.09	84.80	70.60	73.24
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	13.17	21.00	19.49	11.74	21.26	19.50
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.23	4.25	4.05	3.46	7.44	6.70
A.20	OS Principal of Performing Loans - 90+(%)	0.00	0.45	0.37	0.00	0.69	0.57
A.21	FX Rate	1.1526	-	-	1.1968	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2018					
		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	11,052	4,122,865.48	111,318	19,028,341.13	122,370	22,605,354.39
B.2	Partial Prepayments	7	151,642.14	106	689,862.55	113	821,427.83
B.3	Whole Prepayments	5	193,832.43	127	3,530,459.40	132	3,698,629.13
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>4,468,340.05</b>	-	<b>23,248,663.08</b>	-	<b>27,125,411.34</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/5/2018					
		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	10,159	469,301.98	105,573	6,217,360.66	115,732	6,624,528.78
C.2	Interest From Overdues	3,254	2,601.07	28,561	23,256.38	31,815	25,513.08
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>471,903.05</b>	-	<b>6,240,617.04</b>	-	<b>6,650,041.86</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/5/2018					
		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	8,263	893,672,789.05	82,821	3,211,333,147.96	91,084	3,986,686,947.24
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	244	29,823,297.36	3,421	143,182,932.96	3,665	169,057,735.46
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>8,507</b>	<b>923,496,086.41</b>	<b>86,242</b>	<b>3,354,516,080.92</b>	<b>94,749</b>	<b>4,155,744,682.70</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	354	15,323,517.52	354	15,323,517.52
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>354</b>	<b>15,323,517.52</b>	<b>354</b>	<b>15,323,517.52</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/5/2018					
		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	191	24,068,590.45	2,532	107,850,702.06	2,723	128,732,699.67
B.2	60 Days < Installment <= 89 Days	53	5,754,706.91	889	35,332,230.90	942	40,325,035.78
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>244</b>	<b>29,823,297.36</b>	<b>3,421</b>	<b>143,182,932.96</b>	<b>3,665</b>	<b>169,057,735.46</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	318	13,931,096.43	318	13,931,096.43
B.5	120 Days < Installment <= 360 Days	0	0.00	36	1,392,421.09	36	1,392,421.09
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>354</b>	<b>15,323,517.52</b>	<b>354</b>	<b>15,323,517.52</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At May-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	4,536,590.94	0.00	24,719,966.48	0.00	28,655,929.47
A.2	Number of Loans	0	41	0	595	0	636



## Statutory Tests

Outstanding Bonds Principal	3,300,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	3,555,555.56	
Total Bonds Amount	<b>3,303,555,555.56</b>	
Current Outstanding Balance of Loans	4,171,068,200.22	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	3,614,291,007.93	
B. Accrued Interest on Loans	8,936,301.96	
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	8,675,000.00	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>3,614,552,309.88</b>	
Bonds / Nominal Value Assets Percentage	3,552,210,274.79	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	4,244,448,074.14	
Net Present Value of Liabilities	3,324,104,209.25	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,189,947,808.48	
Net Present Value of Liabilities	3,315,033,985.09	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,373,030,930.64	
Net Present Value of Liabilities	3,349,621,468.37	
<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	60,104,708.34	
Interest due on all series of covered bonds during 1st year	19,767,200.56	
<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	12,930,885.96	
Required Reserve Amount	13,205,267.55	
Amount credited to the account (payment to BoNY)	274,381.59	
Available (Outstanding) Reserve Amount t	13,205,267.55	

<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**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	8,507	8.95%	801,228,601.78	19.21%
EUR	86,596	91.05%	3,369,839,598.44	80.79%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	1/11/2017
0 - 37.500	31,227	32.83%	691,540,647.68	10.50%
37.501 - 75.000	32,427	34.10%	1,805,605,472.87	27.42%
75.001 - 100.000	13,378	14.07%	1,174,880,940.15	17.84%
100.001 - 150.000	11,396	11.98%	1,382,079,103.40	20.93%
150.001 - 250.000	5,039	5.30%	921,834,013.93	14.00%
250.001 - 500.000	1,424	1.50%	445,294,542.53	6.76%
500.001 +	212	0.22%	163,926,904.27	2.49%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>6,585,161,624.83</b>	<b>100.00%</b>

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	56,138	59.03%	959,287,605.75	23.00%
37.501 - 75.000	24,082	25.32%	1,271,258,277.51	30.48%
75.001 - 100.000	6,534	6.87%	562,902,136.19	13.50%
100.001 - 150.000	5,104	5.37%	614,393,517.61	14.73%
150.001 - 250.000	2,403	2.53%	447,976,566.53	10.74%
250.001 - 500.000	730	0.77%	235,092,692.87	5.64%
500.001 +	112	0.12%	80,157,403.76	1.92%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	29,328	30.84%	790,445,479.90	18.95%
2005	9,771	10.27%	505,835,296.37	12.13%
2006	14,309	15.05%	771,743,217.23	18.50%
2007	13,135	13.81%	731,553,146.35	17.54%
2008	7,848	8.25%	444,818,512.53	10.66%
2009	4,437	4.67%	240,009,800.99	5.75%
2010	4,329	4.55%	231,375,340.77	5.55%
2011	3,314	3.48%	136,909,129.01	3.28%
2012	3,737	3.93%	138,456,160.46	3.32%
2013	2,779	2.92%	93,275,611.27	2.24%
2014	980	1.03%	25,732,281.15	0.62%
2015	315	0.33%	10,638,113.34	0.26%
2016	209	0.22%	10,745,281.28	0.26%
2017	471	0.50%	29,497,980.25	0.71%
2018	141	0.15%	10,032,849.32	0.24%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	8,548	8.99%	54,034,644.78	1.30%
2021 - 2025	20,690	21.76%	502,300,191.03	12.04%
2026 - 2030	23,532	24.74%	873,447,252.91	20.94%
2031 - 2035	15,657	16.46%	851,992,286.97	20.43%
2036 - 2040	12,752	13.41%	913,015,338.08	21.89%
2041 - 2045	6,517	6.85%	460,019,367.05	11.03%
2046 +	7,407	7.79%	516,259,119.40	12.38%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	11,319	11.90%	95,386,041.49	2.29%
40.01 - 60 months	7,597	7.99%	160,340,685.68	3.84%
60.01 - 90 months	8,501	8.94%	271,478,731.84	6.51%
90.01 - 120 months	12,892	13.56%	371,658,083.84	8.91%
120.01 - 150 months	10,403	10.94%	446,408,798.43	10.70%
150.01 - 180 months	10,949	11.51%	534,615,589.10	12.82%
over 180 months	33,442	35.16%	2,291,180,269.84	54.93%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	10,617	11.16%	954,394,477.36	22.88%
1.01% - 2.00%	45,628	47.98%	2,202,086,541.15	52.79%
2.01% - 3.00%	7,564	7.95%	250,473,812.15	6.01%
3.01% - 4.00%	4,002	4.21%	156,142,159.64	3.74%
4.01% - 5.00%	16,186	17.02%	393,445,809.54	9.43%
5.01% - 6.00%	2,605	2.74%	65,617,899.74	1.57%
6.01% - 7.00%	4,579	4.81%	75,437,236.59	1.81%
7.01% +	3,922	4.12%	73,470,264.04	1.76%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>CURRENT LTV_Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,528	21.59%	228,446,442.81	5.48%
20.01% - 30.00%	10,286	10.82%	248,831,165.41	5.97%
30.01% - 40.00%	9,300	9.78%	301,955,403.37	7.24%
40.01% - 50.00%	9,056	9.52%	357,540,818.67	8.57%
50.01% - 60.00%	8,169	8.59%	380,980,669.23	9.13%
60.01% - 70.00%	7,375	7.75%	391,074,982.94	9.38%
70.01% - 80.00%	5,974	6.28%	348,469,408.16	8.35%
80.01% - 90.00%	4,851	5.10%	318,303,582.63	7.63%
90.01% - 100.00%	4,302	4.52%	302,430,757.43	7.25%
100.00% +	15,262	16.05%	1,293,034,969.57	31.00%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>CURRENT LTV Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	28,300	29.76%	447,282,758.89	10.72%
20.01% - 30.00%	14,737	15.50%	490,161,305.26	11.75%
30.01% - 40.00%	14,085	14.81%	598,542,778.30	14.35%
40.01% - 50.00%	12,398	13.04%	646,858,331.82	15.51%
50.01% - 60.00%	9,535	10.03%	600,365,352.56	14.39%
60.01% - 70.00%	7,082	7.45%	536,000,893.24	12.85%
70.01% - 80.00%	5,319	5.59%	439,689,825.16	10.54%
80.01% - 90.00%	2,303	2.42%	237,488,468.74	5.69%
90.01% - 100.00%	886	0.93%	108,876,961.73	2.61%
100.00% +	458	0.48%	65,801,524.53	1.58%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</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%	6,449	6.78%	110,095,062.27	2.64%
20.01% - 30.00%	7,308	7.68%	184,365,663.03	4.42%
30.01% - 40.00%	9,200	9.67%	285,879,561.08	6.85%
40.01% - 50.00%	10,338	10.87%	381,560,114.03	9.15%
50.01% - 60.00%	11,661	12.26%	495,789,903.29	11.89%
60.01% - 70.00%	11,703	12.31%	559,688,706.57	13.42%
70.01% - 80.00%	15,104	15.88%	761,419,159.53	18.25%
80.01% - 90.00%	10,902	11.46%	610,298,086.78	14.63%
90.01% - 100.00%	11,024	11.59%	684,520,044.02	16.41%
100.00% +	1,414	1.49%	97,451,899.62	2.34%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	39,225	41.24%	2,090,953,973.19	50.13%
Thessaloniki	13,700	14.41%	557,855,701.30	13.37%
Macedonia	10,689	11.24%	336,696,629.25	8.07%
Peloponnese	7,049	7.41%	266,798,217.63	6.40%
Thessaly	6,759	7.11%	214,254,588.93	5.14%
Sterea Ellada	5,219	5.49%	184,826,728.35	4.43%
Aegean Islands	2,251	2.37%	123,874,916.48	2.97%
Creta Island	3,650	3.84%	157,610,244.15	3.78%
Ionian Islands	1,505	1.58%	66,893,956.62	1.60%
Thrace	2,230	2.34%	77,590,489.91	1.86%
Epirus	2,826	2.97%	93,712,754.42	2.25%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	480	0.50%	31,854,976.28	0.76%
12 - 24	285	0.30%	14,929,371.00	0.36%
24 - 36	138	0.15%	6,991,371.87	0.17%
36 - 60	2,441	2.57%	74,728,752.19	1.79%
60 - 96	10,427	10.96%	417,049,424.99	10.00%
over 96	81,332	85.52%	3,625,514,303.89	86.92%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</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	61	0.06%	463,713.28	0.01%
5 - 10 years	2,134	2.24%	23,321,506.10	0.56%
10 - 15 years	16,469	17.32%	336,379,774.68	8.06%
15 - 20 years	16,890	17.76%	562,389,703.71	13.48%
20 - 25 years	16,858	17.73%	822,271,186.32	19.71%
25 - 30 years	26,362	27.72%	1,322,011,860.55	31.69%
30 - 35 years	7,312	7.69%	478,275,043.64	11.47%
35 years +	9,017	9.48%	625,955,411.94	15.01%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	72,458	76.19%	3,026,995,481.78	72.57%
Houses	22,645	23.81%	1,144,072,718.43	27.43%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	20,726	21.79%	891,154,322.94	21.37%
Purchase	45,975	48.34%	2,217,765,708.80	53.17%
Repair	19,219	20.21%	767,161,555.90	18.39%
Construction (re-mortgage)	246	0.26%	18,034,917.44	0.43%
Purchase (re-mortgage)	1,168	1.23%	66,800,531.84	1.60%
Repair (re-mortgage)	778	0.82%	43,844,077.67	1.05%
Equity Release	6,991	7.35%	166,307,085.63	3.99%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	94,727	99.60%	4,139,638,387.10	99.25%
Balloon	359	0.38%	29,403,116.99	0.70%
Inter. only	17	0.02%	2,026,696.13	0.05%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	93,582	98.40%	4,120,089,039.33	98.78%
Fixed Converting to Floating	932	0.98%	44,234,483.38	1.06%
Fixed to Maturity	589	0.62%	6,744,677.51	0.16%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7,359	7.86%	696,457,231.56	16.90%
Libor 3 Months (CHF)	1,011	1.08%	97,303,217.88	2.36%
ECB Tracker	41,276	44.11%	1,819,379,781.95	44.16%
Euribor 1 Month	4,445	4.75%	261,646,087.92	6.35%
Euribor 3 Months	14,868	15.89%	716,727,498.91	17.40%
Libor 1 Month (Euro)	212	0.23%	4,138,239.31	0.10%
Eurobank OEK's Rate	685	0.73%	9,583,753.47	0.23%
Euribor 6 Months	11	0.01%	136,309.63	0.00%
TBank OEK's Rate	360	0.38%	4,241,567.36	0.10%
TBank GG Rate	48	0.05%	890,705.28	0.02%
Originator Rate	23,307	24.91%	509,584,646.06	12.37%
<b>Grand Total</b>	<b>93,582</b>	<b>100.00%</b>	<b>4,120,089,039.33</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	0.21%	187,728.90	0.42%
ECB Tracker	169	18.13%	8,361,041.35	18.90%
Euribor 1 Month	199	21.35%	9,515,627.02	21.51%
Euribor 3 Months	149	15.99%	8,028,043.24	18.15%
Originator Rate	413	44.31%	18,142,042.87	41.01%
<b>Grand Total</b>	<b>932</b>	<b>100.00%</b>	<b>44,234,483.38</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	243	26.07%	8,675,224.18	19.61%
1 Jan 2021 +	687	73.71%	35,515,253.76	80.29%
<b>Grand Total</b>	<b>932</b>	<b>100.00%</b>	<b>44,234,483.38</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	93,507	98.32%	4,093,499,694.24	98.14%
Y	1,596	1.68%	77,568,505.98	1.86%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	86	5.39%	3,776,074.54	4.87%
OEK Subsidy	1,507	94.42%	73,707,593.66	95.02%
Greek Government & OEK Subsidy	3	0.19%	84,837.78	0.11%
<b>Grand Total</b>	<b>1,596</b>	<b>100.00%</b>	<b>77,568,505.98</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	76,311	80.24%	3,602,835,869.70	86.38%
Y	18,792	19.76%	568,232,330.52	13.62%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	90,715	95.39%	3,826,667,294.47	91.74%
Y	4,388	4.61%	344,400,905.75	8.26%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	92,673	97.44%	3,990,756,170.16	95.68%
S	2,430	2.56%	180,312,030.06	4.32%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	85,084	89.47%	3,856,464,490.20	92.46%
Y	10,019	10.53%	314,603,710.02	7.54%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	24,394	25.65%	1,271,112,406.16	30.47%
Other Private Employees	13,828	14.54%	609,824,941.43	14.62%
Pensioner	16,679	17.54%	514,860,283.59	12.34%
Civil servant	11,774	12.38%	415,286,567.03	9.96%
Other Self employed	5,164	5.43%	291,465,402.49	6.99%
Unemployed	5,309	5.58%	205,642,537.34	4.93%
Bank employee	2,235	2.35%	162,579,233.13	3.90%
Civil Servant - Policeman	2,437	2.56%	120,860,576.61	2.90%
Teacher	3,111	3.27%	116,897,351.41	2.80%
Military personnel	2,011	2.11%	100,384,372.44	2.41%
Salesman	2,150	2.26%	82,114,615.96	1.97%
Housewife	1,984	2.09%	80,689,132.25	1.93%
Civil Servant - Primary School Teachers	2,199	2.31%	73,525,872.33	1.76%
Lawyers - Jurists	876	0.92%	63,746,243.11	1.53%
Independent means	952	1.00%	62,078,664.92	1.49%
<b>Grand Total</b>	<b>95,103</b>	<b>100.00%</b>	<b>4,171,068,200.22</b>	<b>100.00%</b>