

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



Report No: **104**  
Reporting Date: **21/1/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/12/2018</b>	<b>31/12/2018</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
3	8-Jun-10	XS0515809662	Ba2	720,000,000.00	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	150,000,000.00	Euribor 3M + 1,25%	20-Mar-19	20-Mar-20
6	11-Jul-18	XS1855456106	Ba2	270,000,000.00	Euribor 3M + 1,25%	22-Jul-19	20-Jul-20
				1,490,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Oct-18	21-Jan-19	91	Act/360	0.9330%	1,698,060.00	1,698,060.00
4	20-Nov-18	20-Feb-19	62	Act/360	0.9340%	562,994.44	-
5	20-Dec-18	20-Mar-19	32	Act/360	0.9390%	125,200.00	-
6	22-Oct-18	21-Jan-19	91	Act/360	0.9330%	636,772.50	636,772.50

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/12/2018			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	434,242,492.17	1,695,777,247.56	2,081,119,773.22	433,648,336.82	1,679,427,010.77	2,061,832,951.53
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	433,671,124.31	1,672,067,438.25	2,056,902,937.68	432,260,214.97	1,653,206,868.81	2,034,388,716.23
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	362,160,835.69	1,357,555,355.39	1,678,933,326.54	362,252,482.77	1,335,655,929.14	1,655,102,562.98
A.4	Aggregate Original Principal O/S balance	499,904,682.11	2,633,279,184.27	3,133,183,866.38	498,706,898.97	2,607,628,117.32	3,106,335,016.29
A.5	Average Current Principal O/S balance	85,262.61	35,732.92	39,602.66	85,112.53	35,679.35	39,525.22
A.6	Average Original Principal O/S balance	98,155.25	55,487.69	59,622.91	97,881.63	55,398.94	59,548.26
A.7	Maximum Current Principal O/S balance	1,178,577.90	3,779,914.81	3,779,914.81	1,547,219.24	3,864,803.50	3,864,803.50
A.8	Maximum Original Principal O/S balance	1,175,000.00	5,000,000.00	5,000,000.00	1,300,000.00	5,000,000.00	5,000,000.00
A.9	Total Number of Loans	5,093	47,457	52,550	5,095	47,070	52,165
A.10	Weighted Average Seasoning (years)	11.71	9.80	10.16	11.63	9.82	10.15
A.11	Weighted Average Remaining Maturity (years)	15.58	17.83	17.41	15.59	17.84	17.42
A.12	Weighted Average Current Indexed LTV percent (%)	85.91	86.76	86.60	85.44	87.51	87.13
A.13	Weighted Average Current Unindexed LTV percent (%)	56.42	53.77	54.26	55.98	53.88	54.27
A.14	Weighted Average Original LTV percent (%)	66.76	72.56	71.49	66.80	72.66	71.57
A.15	Weighted Average Interest Rate - Total (%)	0.57	1.87	1.63	0.59	1.88	1.64
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.58	1.33	1.05	0.60	1.32	1.06
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	75.81	66.67	68.36	76.98	65.26	67.43
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	20.10	23.44	22.82	18.69	24.30	23.26
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.95	8.50	7.66	4.00	8.88	7.97
A.20	OS Principal of Performing Loans - 90+(%)	0.13	1.40	1.16	0.32	1.56	1.33
A.21	FX Rate	1.1269	-	-	1.1340	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/12/2018					
		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	5,918	1,625,436.58	49,505	5,553,749.50	55,423	6,996,145.97
B.2	Partial Prepayments	1	14,103.66	38	275,697.25	39	288,212.70
B.3	Whole Prepayments	5	193,068.23	47	889,531.72	52	1,060,858.57
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,832,608.47</b>	-	<b>6,718,978.47</b>	-	<b>8,345,217.24</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/12/2018					
		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	5,125	197,859.12	49,999	2,455,648.11	55,124	2,631,226.35
C.2	Interest From Overdues	2,270	1,449.00	21,250	16,506.05	23,520	17,791.88
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>199,308.12</b>	-	<b>2,472,154.16</b>	-	<b>2,649,018.23</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/12/2018					
		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	4,897	416,509,031.25	41,277	1,527,961,508.14	46,174	1,897,567,534.63
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	186	17,162,093.06	5,574	144,105,930.11	5,760	159,335,403.05
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>5,083</b>	<b>433,671,124.31</b>	<b>46,851</b>	<b>1,672,067,438.25</b>	<b>51,934</b>	<b>2,056,902,937.68</b>
A.4	In Arrears Loans 90 Days To 360 Days	10	571,367.86	606	23,709,809.31	616	24,216,835.54
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>10</b>	<b>571,367.86</b>	<b>606</b>	<b>23,709,809.31</b>	<b>616</b>	<b>24,216,835.54</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/12/2018					
		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	132	11,839,935.94	4,347	99,244,130.43	4,479	109,750,773.38
B.2	60 Days < Installment <= 89 Days	54	5,322,157.12	1,227	44,861,799.68	1,281	49,584,629.67
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>186</b>	<b>17,162,093.06</b>	<b>5,574</b>	<b>144,105,930.11</b>	<b>5,760</b>	<b>159,335,403.05</b>
B.4	90 Days < Installment <= 119 Days	10	571,367.86	384	15,744,560.77	394	16,251,587.00
B.5	120 Days < Installment <= 360 Days	0	0.00	222	7,965,248.54	222	7,965,248.54
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>10</b>	<b>571,367.86</b>	<b>606</b>	<b>23,709,809.31</b>	<b>616</b>	<b>24,216,835.54</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At December-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	7,912,937.49	5,723,700.37	53,121,448.85	24,548,493.64	60,143,311.92	29,627,649.17
A.2	Number of Loans	57	49	1,150	610	1,207	659



## Statutory Tests

as of 31/12/2018

Outstanding Bonds Principal	1,490,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	2,250,015.83	
Total Bonds Amount	<b>1,492,250,015.83</b>	
Current Outstanding Balance of Loans	2,081,119,773.22	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,678,933,326.54	
B. Accrued Interest on Loans	3,688,058.40	
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	3,203,750.00	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,679,417,634.94</b>	
Bonds / Nominal Value Assets Percentage	1,604,569,909.50	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1,979,051,331.60	
Net Present Value of Liabilities	1,499,549,883.14	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,909,639,431.30	
Net Present Value of Liabilities	1,496,792,002.53	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,062,351,286.58	
Net Present Value of Liabilities	1,508,962,698.70	
<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	20,585,651.55	
Interest due on all series of covered bonds during 1st year	8,049,799.44	
<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	6,245,381.06	
Required Reserve Amount	5,794,083.49	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	6,245,381.06	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of data's 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	5,093	9.69%	385,342,525.66	18.52%
EUR	47,457	90.31%	1,695,777,247.56	81.48%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	24,895	47.37%	491,765,693.28	15.70%
37.501 - 75.000	13,987	26.62%	763,529,678.50	24.37%
75.001 - 100.000	5,470	10.41%	483,350,998.58	15.43%
100.001 - 150.000	4,845	9.22%	602,295,194.81	19.22%
150.001 - 250.000	2,548	4.85%	484,484,685.27	15.46%
250.001 - 500.000	707	1.35%	231,041,914.89	7.37%
500.001 +	98	0.19%	76,715,701.05	2.45%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>3,133,183,866.38</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	34,317	65.30%	534,516,609.47	25.68%
37.501 - 75.000	10,802	20.56%	576,214,903.35	27.69%
75.001 - 100.000	3,190	6.07%	275,327,245.73	13.23%
100.001 - 150.000	2,587	4.92%	312,146,908.64	15.00%
150.001 - 250.000	1,266	2.41%	236,852,446.48	11.38%
250.001 - 500.000	331	0.63%	105,264,740.89	5.06%
500.001 +	57	0.11%	40,796,918.66	1.96%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	12,740	24.24%	288,522,163.82	13.86%
2005	4,035	7.68%	213,136,398.83	10.24%
2006	5,863	11.16%	332,007,659.39	15.95%
2007	5,286	10.06%	305,080,120.90	14.66%
2008	3,044	5.79%	192,599,957.78	9.25%
2009	1,680	3.20%	94,428,979.55	4.54%
2010	1,666	3.17%	85,488,394.98	4.11%
2011	2,266	4.31%	83,607,029.62	4.02%
2012	3,324	6.33%	102,136,385.12	4.91%
2013	2,113	4.02%	57,367,579.71	2.76%
2014	679	1.29%	14,824,639.19	0.71%
2015	315	0.60%	8,019,425.21	0.39%
2016	5,200	9.90%	166,115,867.70	7.98%
2017	3,156	6.01%	97,513,728.56	4.69%
2018	1,183	2.25%	40,271,442.87	1.94%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	8,674	16.51%	161,370,030.28	7.75%
2021 - 2025	9,475	18.03%	211,906,460.93	10.18%
2026 - 2030	7,875	14.99%	262,199,507.44	12.60%
2031 - 2035	5,971	11.36%	287,804,846.25	13.83%
2036 - 2040	6,749	12.84%	406,901,491.12	19.55%
2041 - 2045	5,666	10.78%	309,174,875.20	14.86%
2046 +	8,140	15.49%	441,762,562.01	21.23%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</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	13,232	25.18%	273,429,120.91	13.14%
40.01 - 60 months	2,028	3.86%	39,469,313.18	1.90%
60.01 - 90 months	3,291	6.26%	74,460,301.10	3.58%
90.01 - 120 months	4,720	8.98%	126,470,151.72	6.08%
120.01 - 150 months	3,163	6.02%	140,901,963.39	6.77%
150.01 - 180 months	3,171	6.03%	151,655,857.07	7.29%
over 180 months	22,945	43.66%	1,274,733,065.85	61.25%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</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%	14,885	28.33%	730,752,507.09	35.11%
1.01% - 2.00%	15,951	30.35%	829,505,983.44	39.86%
2.01% - 3.00%	5,057	9.62%	184,023,797.02	8.84%
3.01% - 4.00%	6,059	11.53%	170,112,419.61	8.17%
4.01% - 5.00%	5,694	10.84%	77,385,177.86	3.72%
5.01% - 6.00%	1,046	1.99%	30,031,967.19	1.44%
6.01% - 7.00%	1,831	3.48%	25,449,027.13	1.22%
7.01% +	2,027	3.86%	33,858,893.87	1.63%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</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%	13,101	24.93%	131,413,204.87	6.31%
20.01% - 30.00%	3,439	6.54%	84,037,202.62	4.04%
30.01% - 40.00%	3,661	6.97%	107,537,225.13	5.17%
40.01% - 50.00%	3,556	6.77%	123,503,682.88	5.93%
50.01% - 60.00%	3,629	6.91%	145,424,039.25	6.99%
60.01% - 70.00%	3,512	6.68%	156,022,181.74	7.50%
70.01% - 80.00%	3,503	6.67%	172,872,089.35	8.31%
80.01% - 90.00%	2,963	5.64%	161,392,145.30	7.76%
90.01% - 100.00%	2,819	5.36%	164,194,846.03	7.89%
100.00% +	12,367	23.53%	834,723,156.05	40.11%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</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%	15,617	29.72%	203,261,068.72	9.77%
20.01% - 30.00%	6,223	11.84%	177,788,642.51	8.54%
30.01% - 40.00%	6,053	11.52%	237,947,577.31	11.43%
40.01% - 50.00%	5,777	10.99%	267,331,057.65	12.85%
50.01% - 60.00%	5,297	10.08%	267,660,941.11	13.82%
60.01% - 70.00%	5,565	10.59%	344,293,826.18	16.54%
70.01% - 80.00%	4,888	9.30%	325,722,888.13	15.65%
80.01% - 90.00%	2,065	3.93%	146,356,310.91	7.03%
90.01% - 100.00%	676	1.29%	51,996,443.07	2.50%
100.00% +	389	0.74%	38,761,017.63	1.86%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</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%	5,976	11.37%	81,498,945.38	3.92%
20.01% - 30.00%	5,531	10.53%	106,734,872.18	5.13%
30.01% - 40.00%	5,563	10.59%	145,830,413.15	7.01%
40.01% - 50.00%	5,636	10.73%	192,723,141.27	9.26%
50.01% - 60.00%	5,285	10.06%	226,313,134.68	10.87%
60.01% - 70.00%	5,091	9.69%	238,826,059.40	11.48%
70.01% - 80.00%	5,484	10.44%	297,733,362.23	14.31%
80.01% - 90.00%	5,046	9.60%	282,279,480.13	13.56%
90.01% - 100.00%	4,014	7.64%	278,570,275.20	13.39%
100.00% +	4,924	9.37%	230,610,089.61	11.08%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,498	42.81%	1,085,469,881.37	52.16%
Thessaloniki	7,424	14.13%	285,650,129.90	13.73%
Macedonia	5,434	10.34%	149,370,653.18	7.18%
Peloponnese	4,044	7.70%	131,452,983.02	6.32%
Thessaly	3,577	6.81%	99,091,800.96	4.76%
Sterea Ellada	2,946	5.61%	89,916,832.50	4.32%
Creta Island	1,907	3.63%	69,050,922.63	3.32%
Ionian Islands	778	1.48%	27,381,025.00	1.32%
Thrace	1,126	2.14%	36,162,702.49	1.74%
Epirus	1,349	2.57%	37,193,303.99	1.79%
Aegean Islands	1,467	2.79%	70,379,538.18	3.38%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,160	2.21%	39,736,709.25	1.91%
12 - 24	3,058	5.82%	94,596,020.20	4.55%
24 - 36	5,296	10.08%	168,962,306.80	8.12%
36 - 60	951	1.81%	21,224,047.63	1.02%
60 - 96	7,615	14.49%	238,475,157.16	11.46%
over 96	34,470	65.59%	1,518,125,532.18	72.95%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</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	7,614	14.49%	235,586,039.99	11.32%
5 - 10 years	1,171	2.23%	11,570,226.12	0.56%
10 - 15 years	4,275	8.14%	64,117,842.00	3.08%
15 - 20 years	6,090	11.59%	172,626,943.74	8.29%
20 - 25 years	7,523	14.32%	304,248,705.91	14.62%
25 - 30 years	10,760	20.48%	477,621,656.76	22.95%
30 - 35 years	6,154	11.71%	304,250,014.48	14.62%
35 years +	8,963	17.06%	511,098,344.23	24.56%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,989	72.29%	1,463,729,025.33	70.33%
Houses	14,561	27.71%	617,390,747.89	29.67%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,233	19.47%	401,579,584.62	19.30%
Purchase	20,205	38.45%	981,707,225.00	47.17%
Repair	11,044	21.02%	444,983,726.71	21.38%
Construction (re-mortgage)	154	0.29%	8,899,922.52	0.43%
Purchase (re-mortgage)	708	1.35%	35,698,423.32	1.72%
Repair (re-mortgage)	490	0.93%	24,221,523.06	1.16%
Equity Release	9,716	18.49%	184,029,367.98	8.84%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	43,202	82.21%	1,796,567,193.38	86.33%
Balloon	9,348	17.79%	284,552,579.84	13.67%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	50,222	95.57%	2,013,263,814.63	96.74%
Fixed Converting to Floating	2,070	3.94%	65,628,869.41	3.15%
Fixed to Maturity	258	0.49%	2,227,089.18	0.11%
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	3,231	6.43%	276,834,197.06	13.75%	
Libor 3 Months (CHF)	1,091	2.17%	74,106,428.05	3.68%	
ECB Tracker	11,610	23.12%	565,947,647.86	28.11%	
Euribor 1 Month	2,624	5.22%	159,273,077.33	7.91%	
Euribor 3 Months	14,736	29.34%	576,339,516.89	28.63%	
Libor 1 Month (Euro)	122	0.24%	2,290,696.33	0.11%	
Eurobank OEK's Rate	231	0.46%	3,278,953.35	0.16%	
Euribor 6 Months	3	0.01%	51,081.42	0.00%	
TBank OEK's Rate	71	0.14%	755,442.13	0.04%	
TBank GG Rate	15	0.03%	179,938.65	0.01%	
Originator Rate	16,488	32.83%	354,206,835.56	17.59%	
<b>Grand Total</b>	<b>50,222</b>	<b>100.00%</b>	<b>2,013,263,814.63</b>	<b>100.00%</b>	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	7	0.34%	240,849.11	0.37%	
Libor 3 Months (CHF)	85	4.11%	3,425,564.22	5.22%	
ECB Tracker	80	3.86%	4,380,506.59	6.67%	
Euribor 1 Month	328	15.85%	10,847,842.28	16.53%	
Euribor 3 Months	1,444	69.76%	40,550,018.80	61.79%	
Originator Rate	126	6.09%	6,184,088.41	9.42%	
<b>Grand Total</b>	<b>2,070</b>	<b>100.00%</b>	<b>65,628,869.41</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	254	12.27%	9,349,473.27	14.25%	
1 Jan 2021 +	1,816	87.73%	56,279,396.14	85.75%	
<b>Grand Total</b>	<b>2,070</b>	<b>100.00%</b>	<b>65,628,869.41</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	52,504	99.91%	2,078,917,201.99	99.89%	
Y	46	0.09%	2,202,571.23	0.11%	
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	7	15.22%	212,161.65	9.63%	
OEK Subsidy	39	84.78%	1,990,409.58	90.37%	
<b>Grand Total</b>	<b>46</b>	<b>100.00%</b>	<b>2,202,571.23</b>	<b>100.00%</b>	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	29,897	56.89%	1,373,347,174.18	65.99%	
Y	22,653	43.11%	707,772,599.04	34.01%	
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	50,475	96.05%	1,918,595,337.27	92.19%	
Y	2,075	3.95%	162,524,435.96	7.81%	
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	50,246	95.62%	1,923,348,805.61	92.42%	
S	2,304	4.38%	157,770,967.61	7.58%	
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	46,744	88.95%	1,908,067,401.15	91.68%	
Y	5,806	11.05%	173,052,372.08	8.32%	
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other professions	12,669	24.11%	624,616,114.68	30.01%	
Pensioner	10,283	19.57%	272,143,935.92	13.08%	
Other Private Employees	6,463	12.30%	274,712,765.79	13.20%	
Unemployed	5,282	10.05%	170,187,789.90	8.18%	
Civil Servant	5,020	9.55%	153,205,807.85	7.36%	
Other Self Employed	3,407	6.48%	166,983,437.20	8.02%	
Bank Employee	1,850	3.52%	127,019,040.02	6.10%	
Housewife	1,417	2.70%	47,983,951.52	2.31%	
Teacher	1,168	2.22%	38,978,988.02	1.87%	
Salesman	1,109	2.11%	42,633,004.01	2.05%	
Farmer	866	1.65%	23,531,344.67	1.13%	
Civil Servant - Policeman	829	1.58%	41,557,723.91	2.00%	
Civil Servant - Primary School Teachers	796	1.51%	22,019,004.81	1.06%	
Military Personnel	705	1.34%	37,068,036.29	1.78%	
Independent Means	686	1.31%	38,478,828.62	1.85%	
<b>Grand Total</b>	<b>52,550</b>	<b>100.00%</b>	<b>2,081,119,773.22</b>	<b>100.00%</b>	