

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



Report No: **4**  
Reporting Date: **20/2/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2019	31/1/2019

Servicer Provider: **EUROBANK**  
Issuer Event of Default: **NO**  
Covered Bond Event of Default: **NO**

**I Programme Details**

Series	Issue Date	ISIN	S&P 's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	BBB-	500,000,000.00	Euribor 3M + 0,75%	20-Oct-20	20-Oct-70
2	16-Nov-18	XS1900633212	BBB-	650,000,000.00	Euribor 3M + 0,50%	20-Nov-19	20-Nov-69
3	16-Nov-18	XS1910934535	BBB-	650,000,000.00	Euribor 3M + 0,50%	20-Jan-20	20-Jan-70
				1,800,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	21-Jan-19	22-Apr-19	30	Act/360	0.4420%	184,166.67	-
2	16-Nov-18	20-Feb-19	96	Act/360	0.1840%	318,933.33	318,933.33
3	21-Jan-19	22-Apr-19	30	Act/360	0.1920%	104,000.00	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/1/2019			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	270,565,762.78	1,987,703,442.16	2,224,854,605.96	272,773,457.93	2,006,982,165.86	2,249,038,655.28
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	270,476,211.68	1,984,706,875.38	2,221,779,547.55	272,773,457.93	2,004,518,946.64	2,246,575,436.06
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	253,050,480.42	1,883,346,509.75	2,105,145,510.91	253,558,610.99	1,900,837,724.46	2,125,843,147.29
A.4	Aggregate Original Principal O/S balance	350,679,819.16	3,767,105,114.39	4,117,784,933.55	351,255,409.24	3,780,114,824.56	4,131,370,233.80
A.5	Average Current Principal O/S balance	87,960.26	36,956.46	39,127.95	88,562.81	37,186.31	39,421.55
A.6	Average Original Principal O/S balance	114,005.14	70,040.07	72,418.44	114,043.96	70,039.74	72,415.39
A.7	Maximum Current Principal O/S balance	711,069.62	4,465,425.17	4,465,425.17	712,068.59	4,465,425.26	4,465,425.26
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,500,000.00	5,500,000.00	1,160,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,076.00	53,785.00	56,861.00	3,080	53,971	57,051
A.10	Weighted Average Seasoning (years)	12.50	11.97	12.03	12.42	11.88	11.94
A.11	Weighted Average Remaining Maturity (years)	13.56	15.05	14.89	13.61	15.09	14.93
A.12	Weighted Average Current Indexed LTV percent (%)	70.54	59.62	60.79	71.73	59.85	61.12
A.13	Weighted Average Current Unindexed LTV percent (%)	45.69	38.87	39.60	46.47	39.02	39.82
A.14	Weighted Average Original LTV percent (%)	62.35	60.89	61.05	62.40	60.92	61.08
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.30	2.12	0.59	2.30	2.12
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.14	0.95	0.52	1.14	0.94
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	88.24	73.44	75.02	87.10	73.10	74.60
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	10.14	16.49	15.81	11.40	16.79	16.21
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.59	9.92	9.03	1.50	9.99	9.08
A.20	OS Principal of Performing Loans - 90+ (%)	0.03	0.15	0.14	0.00	0.12	0.11
A.21	FX Rate	1.1409	-	-	1.1269	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2019					
		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	4,049	1,864,849.91	67,825	13,449,925.64	71,874	15,084,468.47
B.2	Partial Prepayments	3	27,957.06	150	1,240,268.44	153	1,264,772.83
B.3	Whole Prepayments	3	269,805.31	95	1,604,749.97	98	1,841,234.60
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,162,612.28</b>	-	<b>16,294,944.05</b>	-	<b>18,190,475.89</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/1/2019					
		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	3,480	134,379.83	61,972	3,777,470.87	65,452	3,895,254.93
C.2	Interest From Overdues	1,026	744.14	13,877	10,093.01	14,903	10,745.25
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>135,123.97</b>	-	<b>3,787,563.88</b>	-	<b>3,906,000.18</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/1/2019					
		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	3,031	266,170,651.37	47,378	1,787,565,713.33	50,409	2,020,864,557.55
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	43	4,305,560.31	6,330	197,141,162.05	6,373	200,914,990.00
A.3	<b>Totals (A1+ A2)</b>	<b>3,074</b>	<b>270,476,211.68</b>	<b>53,708</b>	<b>1,984,706,875.38</b>	<b>56,782</b>	<b>2,221,779,547.55</b>
A.4	In Arrears Loans 90 Days To 360 Days	2	89,551.10	77	2,996,566.78	79	3,075,058.41
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>2</b>	<b>89,551.10</b>	<b>77</b>	<b>2,996,566.78</b>	<b>79</b>	<b>3,075,058.41</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/1/2019					
		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	31	3,022,344.40	5,903	181,297,756.48	5,934	183,946,844.39
B.2	60 Days < Installment <= 89 Days	12	1,283,215.91	427	15,843,405.57	439	16,968,145.61
B.3	<b>Total (B1+B2=A4)</b>	<b>43</b>	<b>4,305,560.31</b>	<b>6,330</b>	<b>197,141,162.05</b>	<b>6,373</b>	<b>200,914,990.00</b>
B.4	90 Days < Installment <= 119 Days	2	89,551.10	57	2,198,952.03	59	2,277,443.66
B.5	120 Days < Installment <= 360 Days	0	0.00	20	797,614.75	20	797,614.75
B.6	<b>Total (B4+B5=A4)</b>	<b>2</b>	<b>89,551.10</b>	<b>77</b>	<b>2,996,566.78</b>	<b>79</b>	<b>3,075,058.41</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At January-19					
		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	57,070.40	0.00	3,049,822.11	0.00	3,099,844.37
A.2	Number of Loans	0	1	0	73	0	74



## Statutory Tests

as of 31/1/2019

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	361,472.22	
Total Bonds Amount	<b>1,800,361,472.22</b>	
Current Outstanding Balance of Loans	2,224,854,605.96	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,105,145,510.91	
B. Accrued Interest on Loans	5,294,374.03	
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	10,202,083.33	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,100,237,801.61</b>	
Bonds / Nominal Value Assets Percentage	2,081,342,742.45	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,476,359,657.77	
Net Present Value of Liabilities	1,811,240,430.58	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,447,720,332.01	
Net Present Value of Liabilities	1,805,448,221.74	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,541,560,467.75	
Net Present Value of Liabilities	1,848,134,732.53	
<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	41,299,899.56	
Interest due on all series of covered bonds during 1st year	4,999,194.95	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	4,934,673.33	
Required Reserve Amount	5,101,865.82	
Amount credited to the account (payment to BoNY)	167,192.49	
Available (Outstanding) Reserve Amount t	5,101,865.82	

<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.

**IV Portfolio Stratifications**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,076	5.41%	237,151,163.80	10.66%
EUR	53,785	94.59%	1,987,703,442.16	89.34%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,247	26.81%	369,744,661.74	8.98%
37.501 - 75.000	22,000	38.69%	1,246,848,341.47	30.28%
75.001 - 100.000	8,997	15.82%	802,314,657.76	19.48%
100.001 - 150.000	7,172	12.61%	887,225,184.64	21.55%
150.001 - 250.000	2,661	4.68%	501,934,444.65	12.19%
250.001 - 500.000	669	1.18%	218,322,119.80	5.30%
500.001 +	115	0.20%	91,395,523.49	2.22%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>4,117,784,933.55</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	34,951	61.47%	644,878,110.78	28.99%
37.501 - 75.000	15,329	26.96%	796,386,734.02	35.80%
75.001 - 100.000	3,426	6.03%	293,492,312.74	13.19%
100.001 - 150.000	2,134	3.75%	253,928,958.50	11.41%
150.001 - 250.000	794	1.40%	145,678,514.69	6.55%
250.001 - 500.000	192	0.34%	63,521,661.98	2.86%
500.001 +	35	0.06%	26,968,313.25	1.21%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,589	29.17%	484,014,801.06	01/1900
2005	6,326	11.13%	274,480,752.59	12.34%
2006	8,956	15.75%	399,843,879.79	17.97%
2007	7,814	13.74%	324,926,871.91	14.60%
2008	4,735	8.33%	207,916,902.75	9.35%
2009	3,037	5.34%	137,944,051.08	6.20%
2010	3,127	5.50%	151,188,214.95	6.80%
2011	1,915	3.37%	70,182,895.89	3.15%
2012	1,496	2.63%	50,078,857.16	2.25%
2013	1,197	2.11%	42,201,364.74	1.90%
2014	419	0.74%	11,772,501.76	0.53%
2015	159	0.28%	5,183,349.69	0.23%
2016	142	0.25%	6,493,747.48	0.29%
2017	418	0.74%	25,925,317.61	1.17%
2018	531	0.93%	32,701,097.49	1.47%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,940	5.17%	17,263,992.44	0.78%
2021 - 2025	13,735	24.16%	305,023,560.81	13.71%
2026 - 2030	16,118	28.35%	545,556,178.94	24.52%
2031 - 2035	10,806	19.00%	521,230,405.00	23.43%
2036 - 2040	7,161	12.59%	435,047,507.58	19.55%
2041 - 2045	2,865	5.04%	186,212,972.47	8.37%
2046 +	3,236	5.69%	214,519,988.74	9.64%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</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	6,712	11.80%	67,714,800.13	3.04%
40.01 - 60 months	4,955	8.71%	105,727,964.88	4.75%
60.01 - 90 months	6,233	10.96%	189,344,881.86	8.51%
90.01 - 120 months	7,400	13.01%	221,194,948.14	9.94%
120.01 - 150 months	8,548	15.03%	332,972,085.86	14.97%
150.01 - 180 months	6,380	11.22%	286,848,765.04	12.89%
over 180 months	16,633	29.25%	1,021,051,160.05	45.89%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</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%	3,938	6.93%	294,912,624.26	13.26%
1.01% - 2.00%	31,347	55.13%	1,334,074,055.80	59.96%
2.01% - 3.00%	3,912	6.88%	102,698,241.89	4.62%
3.01% - 4.00%	2,068	3.64%	94,891,964.12	4.27%
4.01% - 5.00%	10,472	18.42%	301,753,953.16	13.56%
5.01% - 6.00%	1,243	2.19%	26,801,857.52	1.20%
6.01% - 7.00%	2,301	4.05%	39,827,307.98	1.79%
7.01% +	1,580	2.78%	29,894,601.23	1.34%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</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%	9,889	17.39%	128,311,399.80	5.77%
20.01% - 30.00%	8,226	14.47%	195,167,332.42	8.77%
30.01% - 40.00%	7,497	13.18%	242,227,896.32	10.89%
40.01% - 50.00%	7,098	12.48%	280,415,660.93	12.60%
50.01% - 60.00%	6,454	11.35%	300,555,586.66	13.51%
60.01% - 70.00%	5,298	9.32%	285,278,198.74	12.82%
70.01% - 80.00%	4,083	7.18%	241,814,760.59	10.87%
80.01% - 90.00%	3,075	5.41%	198,932,477.96	8.94%
90.01% - 100.00%	2,354	4.14%	157,387,694.11	7.07%
100.00% +	2,887	5.08%	194,763,598.43	8.75%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</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%	16,876	29.68%	316,723,051.32	14.24%
20.01% - 30.00%	11,172	19.65%	383,962,782.43	17.26%
30.01% - 40.00%	10,971	19.29%	472,300,928.23	21.23%
40.01% - 50.00%	8,846	15.56%	460,418,808.71	20.69%
50.01% - 60.00%	5,438	9.56%	333,601,378.42	14.99%
60.01% - 70.00%	2,629	4.62%	178,414,801.37	8.02%
70.01% - 80.00%	793	1.39%	61,201,638.82	2.75%
80.01% - 90.00%	107	0.19%	10,524,419.76	0.47%
90.01% - 100.00%	18	0.03%	2,063,087.66	0.09%
100.00% +	11	0.02%	5,643,709.24	0.25%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</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%	2,746	4.83%	49,424,928.35	2.22%
20.01% - 30.00%	4,867	8.56%	120,248,206.99	5.40%
30.01% - 40.00%	7,123	12.53%	212,187,458.49	9.54%
40.01% - 50.00%	9,101	16.01%	318,682,869.13	14.32%
50.01% - 60.00%	9,755	17.16%	393,619,368.06	17.69%
60.01% - 70.00%	8,635	15.19%	374,980,803.59	16.85%
70.01% - 80.00%	8,133	14.30%	395,864,572.41	17.79%
80.01% - 90.00%	4,081	7.18%	205,674,611.68	9.24%
90.01% - 100.00%	2,152	3.78%	141,173,973.41	6.35%
100.00% +	268	0.47%	12,997,813.86	0.58%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,385	39.37%	1,039,974,492.54	46.74%
Thessaloniki	8,333	14.66%	290,958,843.86	13.08%
Macedonia	6,869	12.08%	204,470,762.07	9.19%
Peloponnese	4,208	7.40%	152,239,031.67	6.84%
Thessaly	4,217	7.42%	129,774,114.46	5.83%
Sterea Ellada	3,151	5.54%	103,063,696.55	4.63%
Creta Island	2,256	3.97%	95,707,028.67	4.30%
Ionian Islands	941	1.65%	40,739,975.38	1.83%
Thrace	1,434	2.52%	44,062,800.67	1.98%
Epirus	1,781	3.13%	60,254,882.17	2.71%
Aegean Islands	1,286	2.26%	63,608,977.93	2.86%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	451	0.79%	26,804,560.65	1.20%
12 - 24	483	0.85%	31,005,069.82	1.39%
24 - 36	149	0.26%	6,686,890.06	0.30%
36 - 60	500	0.88%	14,404,396.53	0.65%
60 - 96	4,324	7.60%	152,129,693.94	6.84%
over 96	50,954	89.61%	1,993,823,994.96	89.62%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</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	18	0.03%	241,260.87	0.01%
5 - 10 years	984	1.73%	12,305,364.49	0.55%
10 - 15 years	11,193	19.68%	221,791,726.39	9.97%
15 - 20 years	10,870	19.12%	337,994,159.41	15.19%
20 - 25 years	10,135	17.82%	464,062,339.17	20.86%
25 - 30 years	16,569	29.14%	746,519,071.81	33.55%
30 - 35 years	3,242	5.70%	197,715,330.36	8.89%
35 years +	3,850	6.77%	244,225,353.46	10.98%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	44,391	78.07%	1,633,857,929.21	73.44%
Houses	12,470	21.93%	590,996,676.75	26.56%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,384	21.78%	517,144,425.81	23.24%
Purchase	30,167	53.05%	1,245,923,401.38	56.00%
Repair	10,644	18.72%	349,734,866.27	15.72%
Construction (re-mortgage)	116	0.20%	7,437,310.49	0.33%
Purchase (re-mortgage)	604	1.06%	27,721,492.05	1.25%
Repair (re-mortgage)	396	0.70%	18,064,210.59	0.81%
Equity Release	2,550	4.48%	58,828,899.37	2.64%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,630	99.59%	2,207,158,091.91	99.20%
Balloon	231	0.41%	17,696,514.05	0.80%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	56,203	98.84%	2,206,844,903.61	99.19%
Fixed Converting to Floating	395	0.69%	14,925,557.93	0.67%
Fixed to Maturity	263	0.46%	3,084,144.42	0.14%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,636	4.69%	204,852,250.67	9.28%
Libor 3 Months (CHF)	388	0.69%	29,127,504.84	1.32%
ECB Tracker	28,354	50.45%	1,120,610,363.12	50.78%
Euribor 1 Month	1,970	3.51%	93,616,175.80	4.24%
Euribor 3 Months	8,645	15.38%	399,079,861.77	18.08%
Libor 1 Month (Euro)	77	0.14%	1,339,635.02	0.06%
Eurobank OEK's Rate	326	0.58%	4,254,746.12	0.19%
Euribor 6 Months	7	0.01%	63,428.30	0.00%
TBank OEK's Rate	203	0.36%	2,359,444.96	0.11%
TBank GG Rate	31	0.06%	572,797.38	0.03%
Originator Rate	13,566	24.14%	350,968,695.63	15.90%
<b>Grand Total</b>	<b>56,203</b>	<b>100.00%</b>	<b>2,206,844,903.61</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	86	21.77%	3,347,402.46	22.43%
Euribor 1 Month	51	12.91%	2,098,319.76	14.06%
Euribor 3 Months	49	12.41%	1,474,684.07	9.88%
Originator Rate	209	52.91%	8,005,151.64	53.63%
<b>Grand Total</b>	<b>395</b>	<b>100.00%</b>	<b>14,925,557.93</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	52	13.16%	1,498,883.32	10.04%
1 Jan 2021 +	343	86.84%	13,426,674.61	89.96%
<b>Grand Total</b>	<b>395</b>	<b>100.00%</b>	<b>14,925,557.93</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	55,979	98.45%	2,183,263,944.97	98.13%
Y	882	1.55%	41,590,660.99	1.87%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	48	5.44%	2,049,156.89	4.93%
OEK Subsidy	834	94.56%	39,541,504.10	95.07%
<b>Grand Total</b>	<b>882</b>	<b>100.00%</b>	<b>41,590,660.99</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,411	79.86%	1,913,425,012.44	86.00%
Y	11,450	20.14%	311,429,593.52	14.00%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,672	96.15%	2,096,904,905.84	94.25%
Y	2,189	3.85%	127,949,700.12	5.75%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,861	100.00%	2,224,854,605.96	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,928	91.32%	2,085,702,312.91	93.75%
Y	4,933	8.68%	139,152,293.05	6.25%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,503	25.51%	663,873,100.59	29.84%
Pensioner	9,699	17.06%	296,863,803.72	13.34%
Other Private Employees	8,623	15.17%	331,217,367.52	14.89%
Civil Servant	7,429	13.07%	264,583,313.32	11.89%
Other Self Employed	2,824	4.97%	136,627,481.15	6.14%
Unemployed	2,707	4.76%	86,449,658.23	3.89%
Teacher	2,149	3.78%	78,744,174.22	3.54%
Civil Servant - Policeman	1,718	3.02%	78,481,108.18	3.53%
Civil Servant - Primary School Teachers	1,564	2.75%	54,260,242.74	2.44%
Salesman	1,378	2.42%	46,371,735.22	2.08%
Military Personnel	1,323	2.33%	57,666,118.76	2.59%
Housewife	1,141	2.01%	41,945,055.71	1.89%
Accountant	754	1.33%	32,697,880.66	1.47%
Civil Servant- Nurse/ Midwife	526	0.93%	20,908,784.39	0.94%
Lawyers - Jurists	523	0.92%	34,164,781.56	1.54%
<b>Grand Total</b>	<b>56,861</b>	<b>100.00%</b>	<b>2,224,854,605.96</b>	<b>100.00%</b>