

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



Report No: 5
Reporting Date: 20/3/2019

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2019	28/2/2019

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	23-Apr-19	58	Act/360	0,4420%	356.055,56	-
2	20-Feb-19	20-May-19	28	Act/360	0,1920%	97.066,67	-
3	21-Jan-19	23-Apr-19	58	Act/360	0,1920%	201.066,67	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 28/2/2019			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	313.785.670,72	1.998.736.660,38	2.275.565.659,69	270.565.762,78	1.987.703.442,16	2.224.854.605,96
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	313.123.706,08	1.995.481.562,67	2.271.726.561,42	270.476.211,88	1.984.706.875,38	2.221.779.547,55
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	284.522.296,00	1.888.002.033,57	2.139.014.204,72	253.050.480,42	1.883.346.509,75	2.105.145.510,91
A.4	Aggregate Original Principal O/S balance	398.661.323,83	3.790.389.897,07	4.189.051.220,90	350.679.819,16	3.767.105.114,39	4.117.784.933,55
A.5	Average Current Principal O/S balance	90.794,46	36.956,15	39.547,54	87.960,26	36.956,46	39.127,95
A.6	Average Original Principal O/S balance	115.353,39	70.083,39	72.802,42	114.005,14	70.040,07	72.418,44
A.7	Maximum Current Principal O/S balance	754.256,46	4.428.853,98	4.428.853,98	711.069,62	4.465.425,17	4.465.425,17
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	3.456,00	54.084,00	57.540,00	3.076,00	53.785,00	56.861,00
A.10	Weighted Average Seasoning (years)	12,53	12,01	12,08	12,50	11,97	12,03
A.11	Weighted Average Remaining Maturity (years)	13,83	15,11	14,95	13,56	15,05	14,89
A.12	Weighted Average Current Indexed LTV percent (%)	74,98	59,88	61,72	70,54	59,62	60,79
A.13	Weighted Average Current Unindexed LTV percent (%)	48,03	38,95	40,06	45,69	38,87	39,60
A.14	Weighted Average Original LTV percent (%)	63,54	60,90	61,22	62,35	60,89	61,05
A.15	Weighted Average Interest Rate - Total (%)	0,62	2,29	2,09	0,61	2,30	2,12
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,56	1,14	0,93	0,54	1,14	0,95
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	86,36	70,51	72,44	88,24	73,44	75,02
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	11,94	18,66	17,85	10,14	16,49	15,81
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1,49	10,66	9,55	1,59	9,92	9,03
A.20	OS Principal of Performing Loans - 90+ (%)	0,21	0,16	0,17	0,03	0,15	0,14
A.21	FX Rate	1,1335	-	-	1,1409	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 28/2/2019					
		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	3.864	1.793.910,92	63.098	12.832.224,67	66.962	14.414.854,51
B.2	Partial Prepayments	4	47.166,33	112	869.173,23	116	910.784,46
B.3	Whole Prepayments	1	39.764,31	77	1.514.403,83	78	1.549.484,83
B.4	Total Principal Receipts (B1+B2+B3)	-	1.880.841,56	-	15.215.801,73	-	16.875.123,79

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 28/2/2019					
		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	3.442	134.204,11	58.922	3.544.760,17	62.364	3.663.158,15
C.2	Interest From Overdues	974	646,26	12.481	9.536,66	13.455	10.106,81
C.3	Total Interest Receipts (C1+C2)	-	134.850,37	-	3.554.296,83	-	3.673.264,96
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 28/2/2019					
		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	3.404	308.446.002,14	47.116	1.782.368.609,54	50.520	2.054.486.829,34
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	47	4.677.703,94	6.879	213.112.953,13	6.926	217.239.732,08
A.3	Totals (A1+ A2)	3.451	313.123.706,08	53.995	1.995.481.562,67	57.446	2.271.726.561,42
A.4	In Arrears Loans 90 Days To 360 Days	5	661.964,64	89	3.255.097,71	94	3.839.098,27
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
A.6	Totals (A4+ A5)	5	661.964,64	89	3.255.097,71	94	3.839.098,27

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 28/2/2019					
		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	35	3.485.238,30	5.827	180.382.977,86	5.862	183.457.735,95
B.2	60 Days < Installment <= 89 Days	12	1.192.465,64	1.052	32.729.975,27	1.064	33.781.996,13
B.3	Total (B1+B2=A4)	47	4.677.703,94	6.879	213.112.953,13	6.926	217.239.732,08
B.4	90 Days < Installment <= 119 Days	5	661.964,64	84	2.983.371,06	89	3.567.371,62
B.5	120 Days < Installment <= 360 Days	0	0,00	5	271.726,65	5	271.726,65
B.6	Total (B4+B5=A4)	5	661.964,64	89	3.255.097,71	94	3.839.098,27

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At February-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	45.535.791,72	414.310,33	30.462.129,91	4.294.913,19	0,00	3.099.844,37
A.2	Number of Loans	388	7	534	132	0	74



Statutory Tests

as of 28/2/2019

Outstanding Bonds Principal	1.800.000.000,00	
Outstanding Accrued Interest on Bonds ¹	405.816,67	
Total Bonds Amount	1.800.405.816,67	
Current Outstanding Balance of Loans	2.275.565.659,69	
A. Adjusted Outstanding Principal of Loans ²	2.139.014.204,72	
B. Accrued Interest on Loans	5.510.313,43	
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	9.502.083,33	
Nominal Value (A+B+C+D-Z)	2.135.022.434,82	
Bonds / Nominal Value Assets Percentage	2.081.394.007,71	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2.512.536.465,57	
Net Present Value of Liabilities	1.810.502.892,96	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.483.322.659,38	
Net Present Value of Liabilities	1.804.308.508,09	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.579.953.965,81	
Net Present Value of Liabilities	1.844.773.373,64	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	41.590.971,28	
Interest due on all series of covered bonds during 1st year	4.710.745,74	
Parameters		
LTV Cap	80,00%	
Asset Percentage	86,5%	
Negative carry Margin	0,50%	
Reserve Ledger		
Opening Balance	5.101.865,82	
Required Reserve Amount	4.700.271,98	
Amount credited to the account (payment to BoNY)	0,00	
Available (Outstanding) Reserve Amount t	5.101.865,82	

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.

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3.456	6,01%	276.828.999,31	12,17%
EUR	54.084	93,99%	1.998.736.660,38	87,83%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15.286	26,57%	370.804.873,68	8,85%
37.501 - 75.000	22.229	38,63%	1.260.251.669,46	30,08%
75.001 - 100.000	9.154	15,91%	815.961.178,85	19,48%
100.001 - 150.000	7.306	12,70%	903.668.377,36	21,57%
150.001 - 250.000	2.761	4,80%	520.854.767,47	12,43%
250.001 - 500.000	686	1,19%	224.091.178,70	5,35%
500.001 +	118	0,21%	93.419.175,38	2,23%
Grand Total	57.540	100,00%	4.189.051.220,90	100,00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35.161	61,11%	647.554.872,57	28,46%
37.501 - 75.000	15.545	27,02%	808.565.103,54	35,53%
75.001 - 100.000	3.514	6,11%	301.111.466,46	13,23%
100.001 - 150.000	2.227	3,87%	265.347.955,71	11,66%
150.001 - 250.000	849	1,48%	156.009.841,43	6,86%
250.001 - 500.000	206	0,36%	68.252.083,15	3,00%
500.001 +	38	0,07%	28.724.336,84	1,26%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16.559	28,78%	483.534.049,93	0/1/1900
2005	6.400	11,12%	280.887.567,44	12,34%
2006	9.136	15,88%	412.373.628,91	18,12%
2007	8.072	14,03%	345.312.873,34	15,17%
2008	4.814	8,37%	213.557.509,35	9,38%
2009	3.049	5,30%	138.433.832,23	6,08%
2010	3.133	5,44%	151.179.783,02	6,64%
2011	1.929	3,35%	70.831.796,94	3,11%
2012	1.526	2,65%	51.558.767,55	2,27%
2013	1.216	2,11%	43.260.644,28	1,90%
2014	420	0,73%	11.779.585,94	0,52%
2015	159	0,28%	5.162.633,83	0,23%
2016	144	0,25%	6.745.750,08	0,30%
2017	418	0,73%	25.747.328,60	1,13%
2018	565	0,98%	35.199.908,25	1,55%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2.873	4,99%	15.988.918,31	0,70%
2021 - 2025	13.731	23,86%	300.757.819,58	13,22%
2026 - 2030	16.197	28,15%	550.448.618,85	24,19%
2031 - 2035	10.936	19,01%	531.065.132,34	23,34%
2036 - 2040	7.440	12,93%	458.157.330,77	20,13%
2041 - 2045	3.036	5,28%	199.352.001,70	8,76%
2046 +	3.327	5,78%	219.795.838,14	9,66%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6.904	12,00%	69.777.651,78	3,07%
40.01 - 60 months	4.838	8,41%	103.087.657,03	4,53%
60.01 - 90 months	6.616	11,50%	195.283.174,75	8,58%
90.01 - 120 months	7.365	12,80%	224.988.175,76	9,89%
120.01 - 150 months	8.364	14,54%	333.945.289,90	14,68%
150.01 - 180 months	6.298	10,95%	285.548.457,09	12,55%
over 180 months	17.155	29,81%	1.062.935.253,38	46,71%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4.269	7,42%	329.856.036,69	14,50%
1.01% - 2.00%	31.723	55,13%	1.349.471.782,23	59,30%
2.01% - 3.00%	3.919	6,81%	103.655.108,91	4,56%
3.01% - 4.00%	2.096	3,64%	96.921.455,71	4,26%
4.01% - 5.00%	10.464	18,19%	300.753.978,45	13,22%
5.01% - 6.00%	1.227	2,13%	26.588.042,93	1,17%
6.01% - 7.00%	2.272	3,95%	38.951.413,24	1,71%
7.01% +	1.570	2,73%	29.367.841,54	1,29%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10.072	17,50%	129.664.245,60	5,70%
20.01% - 30.00%	8.257	14,35%	198.246.355,67	8,71%
30.01% - 40.00%	7.500	13,03%	241.898.586,14	10,63%
40.01% - 50.00%	7.041	12,24%	279.708.785,52	12,29%
50.01% - 60.00%	6.414	11,15%	296.887.507,39	13,05%
60.01% - 70.00%	5.370	9,33%	292.051.666,98	12,83%
70.01% - 80.00%	4.146	7,21%	245.942.580,21	10,81%
80.01% - 90.00%	3.135	5,45%	203.336.710,85	8,94%
90.01% - 100.00%	2.336	4,06%	156.239.738,08	6,87%
100.00% +	3.269	5,68%	231.589.483,26	10,18%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17.103	29,72%	320.090.030,23	14,07%
20.01% - 30.00%	11.161	19,40%	384.231.400,29	16,89%
30.01% - 40.00%	11.050	19,20%	477.810.306,10	21,00%
40.01% - 50.00%	8.876	15,43%	464.834.963,05	20,43%
50.01% - 60.00%	5.453	9,48%	337.100.502,75	14,81%
60.01% - 70.00%	2.836	4,93%	196.185.447,47	8,62%
70.01% - 80.00%	913	1,59%	73.110.386,41	3,21%
80.01% - 90.00%	115	0,20%	13.891.806,14	0,61%
90.01% - 100.00%	21	0,04%	2.484.665,15	0,11%
100.00% +	12	0,02%	5.826.152,10	0,26%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2.762	4,80%	50.244.431,34	2,21%
20.01% - 30.00%	4.875	8,47%	119.826.913,38	5,27%
30.01% - 40.00%	7.168	12,46%	213.520.845,19	9,38%
40.01% - 50.00%	9.177	15,95%	324.175.560,56	14,25%
50.01% - 60.00%	9.864	17,14%	401.917.943,70	17,66%
60.01% - 70.00%	8.736	15,18%	383.885.937,89	16,87%
70.01% - 80.00%	8.330	14,48%	409.927.759,96	18,01%
80.01% - 90.00%	4.179	7,26%	214.650.214,36	9,43%
90.01% - 100.00%	2.178	3,79%	144.297.103,95	6,34%
100.00% +	271	0,47%	13.118.949,37	0,58%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22.785	39,60%	1.072.728.075,38	47,14%
Thessaloniki	8.429	14,65%	297.923.030,13	13,09%
Macedonia	6.912	12,01%	206.035.816,44	9,05%
Peloponnese	4.241	7,37%	154.657.983,17	6,80%
Thessaly	4.234	7,36%	131.016.243,90	5,76%
Sterea Ellada	3.171	5,51%	103.868.608,96	4,56%
Creta Island	2.277	3,96%	97.067.265,83	4,27%
Ionian Islands	949	1,65%	41.262.653,21	1,81%
Thrace	1.451	2,52%	44.736.882,58	1,97%
Epirus	1.790	3,11%	60.724.714,81	2,67%
Aegean Islands	1.301	2,26%	65.544.385,28	2,88%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	398	0,69%	24.101.781,79	1,06%
12 - 24	556	0,97%	35.327.498,75	1,55%
24 - 36	157	0,27%	6.966.477,08	0,31%
36 - 60	484	0,84%	14.426.812,66	0,63%
60 - 96	4.182	7,27%	147.154.987,20	6,47%
over 96	51.763	89,96%	2.047.588.102,21	89,98%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	18	0,03%	230.146,94	0,01%
5 - 10 years	973	1,69%	11.954.144,82	0,53%
10 - 15 years	11.133	19,35%	217.551.383,87	9,56%
15 - 20 years	10.928	18,99%	340.740.553,21	14,97%
20 - 25 years	10.267	17,84%	473.285.815,07	20,80%
25 - 30 years	16.858	29,30%	770.360.497,48	33,85%
30 - 35 years	3.394	5,90%	209.403.780,67	9,20%
35 years +	3.969	6,90%	252.039.337,63	11,08%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	44.963	78,14%	1.673.911.477,43	73,56%
Houses	12.577	21,86%	601.654.182,26	26,44%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12.431	21,60%	520.863.721,12	22,89%
Purchase	30.520	53,04%	1.276.754.346,10	56,11%
Repair	10.901	18,95%	364.053.730,39	16,00%
Construction (re-mortgage)	122	0,21%	8.017.465,34	0,35%
Purchase (re-mortgage)	626	1,09%	29.565.486,18	1,30%
Repair (re-mortgage)	400	0,70%	18.180.918,59	0,80%
Equity Release	2.540	4,41%	58.129.991,97	2,55%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57.303	99,59%	2.257.014.746,56	99,18%
Balloon	237	0,41%	18.550.913,14	0,82%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	56.876	98,85%	2.257.677.069,84	99,21%
Fixed Converting to Floating	393	0,68%	14.991.137,20	0,66%
Fixed to Maturity	271	0,47%	2.897.452,65	0,13%
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	2.966	5,21%	238.794.177,53	10,58%	
Libor 3 Months (CHF)	430	0,76%	34.205.024,16	1,52%	
ECB Tracker	28.653	50,38%	1.132.432.730,38	50,16%	
Euribor 1 Month	1.971	3,47%	93.920.058,97	4,16%	
Euribor 3 Months	8.712	15,32%	401.700.113,29	17,79%	
Libor 1 Month (Euro)	76	0,13%	1.321.015,56	0,06%	
Eurobank OEK's Rate	313	0,55%	4.049.141,38	0,18%	
Euribor 6 Months	7	0,01%	62.132,20	0,00%	
TBank OEK's Rate	199	0,35%	2.277.455,68	0,10%	
TBank GG Rate	30	0,05%	566.137,33	0,03%	
Originator Rate	13.519	23,77%	348.349.083,37	15,43%	
Grand Total	56.876	100,00%	2.257.677.069,84	100,00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	85	21,63%	3.292.309,32	21,96%	
Euribor 1 Month	52	13,23%	2.122.977,73	14,16%	
Euribor 3 Months	49	12,47%	1.464.266,38	9,77%	
Originator Rate	207	52,67%	8.111.583,77	54,11%	
Grand Total	393	100,00%	14.991.137,20	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	46	11,70%	1.368.300,53	9,13%	
1 Jan 2021 +	347	88,30%	13.622.836,67	90,87%	
Grand Total	393	100,00%	14.991.137,20	100,00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56.738	98,61%	2.237.767.485,57	98,34%	
Y	802	1,39%	37.798.174,12	1,66%	
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	46	5,74%	1.984.103,12	5,25%	
OEK Subsidy	756	94,26%	35.814.071,00	94,75%	
Grand Total	802	100,00%	37.798.174,12	100,00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	46.076	80,08%	1.964.005.278,45	86,31%	
Y	11.464	19,92%	311.560.381,24	13,69%	
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55.290	96,09%	2.141.411.994,22	94,10%	
Y	2.250	3,91%	134.153.665,47	5,90%	
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57.540	100,00%	2.275.565.659,69	100,00%	
S	0	0,00%	0,00	0,00%	
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52.404	91,07%	2.127.320.772,70	93,49%	
Y	5.136	8,93%	148.244.886,99	6,51%	
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14.704	25,55%	681.725.519,38	29,96%	
Pensioner	9.791	17,02%	302.513.322,17	13,29%	
Other Private Employees	8.712	15,14%	339.067.440,80	14,90%	
Civil Servant	7.478	13,00%	268.005.270,05	11,78%	
Other Self Employed	2.875	5,00%	140.857.327,71	6,19%	
Unemployed	2.750	4,78%	88.539.827,68	3,89%	
Teacher	2.173	3,78%	79.701.808,63	3,50%	
Civil Servant - Policeman	1.751	3,04%	80.224.435,49	3,53%	
Civil Servant - Primary School Teachers	1.570	2,73%	54.567.062,08	2,40%	
Salesman	1.388	2,41%	46.707.321,77	2,05%	
Military Personnel	1.367	2,38%	60.748.265,19	2,67%	
Housewife	1.138	1,98%	41.649.334,80	1,83%	
Accountant	770	1,34%	33.699.735,43	1,48%	
Civil Servant- Nurse/ Midwife	540	0,94%	21.815.410,17	0,96%	
Lawyers - Jurists	533	0,93%	35.743.578,35	1,57%	
Grand Total	57.540	100,00%	2.275.565.659,69	100,00%	