

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



Report No: **3**
Reporting Date: **21/1/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2018	31/12/2018

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	18-Oct-18	21-Jan-19	95	Act/360	0.4320%	570,000.00	570,000.00
2	16-Nov-18	20-Feb-19	66	Act/360	0.1840%	219,266.67	-
3	16-Nov-18	21-Jan-19	66	Act/360	0.1600%	190,666.67	190,666.67

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	272,773,457.93	2,006,982,165.86	2,249,038,655.28	272,566,526.72	2,016,967,961.36	2,257,326,450.53
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	272,773,457.93	2,004,518,946.64	2,246,575,436.06	272,566,526.72	2,016,404,224.98	2,256,762,714.15
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	253,558,610.99	1,900,837,724.46	2,125,843,147.29	253,721,110.63	1,910,794,889.77	2,134,534,846.23
A.4	Aggregate Original Principal O/S balance	351,255,409.24	3,780,114,824.56	4,131,370,233.80	349,100,688.10	3,780,741,351.39	4,129,842,039.49
A.5	Average Current Principal O/S balance	88,562.81	37,186.31	39,421.55	88,899.72	37,408.76	39,614.03
A.6	Average Original Principal O/S balance	114,043.96	70,039.74	72,415.39	113,861.93	70,121.51	72,474.98
A.7	Maximum Current Principal O/S balance	712,068.59	4,465,425.26	4,465,425.26	713,048.23	4,538,447.86	4,538,447.86
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	3,080.00	53,971.00	57,051.00	3,066	53,917	56,983
A.10	Weighted Average Seasoning (years)	12.42	11.88	11.94	12.34	11.82	11.87
A.11	Weighted Average Remaining Maturity (years)	13.61	15.09	14.93	13.64	15.11	14.96
A.12	Weighted Average Current Indexed LTV percent (%)	71.73	59.85	61.12	71.42	60.05	61.26
A.13	Weighted Average Current Unindexed LTV percent (%)	46.47	39.02	39.82	46.32	39.15	39.91
A.14	Weighted Average Original LTV percent (%)	62.40	60.92	61.08	62.37	60.91	61.06
A.15	Weighted Average Interest Rate - Total (%)	0.59	2.30	2.12	0.62	2.30	2.12
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.52	1.14	0.94	0.55	1.13	0.94
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	87.10	73.10	74.60	88.17	72.73	74.37
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	11.40	16.79	16.21	10.41	16.78	16.10
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.50	9.99	9.08	1.41	10.47	9.50
A.20	OS Principal of Performing Loans - 90+ (%)	0.00	0.12	0.11	NULL	0.03	0.02
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	3,957	1,813,586.37	68,994	13,707,254.69	72,951	15,316,613.44
B.2	Partial Prepayments	3	16,410.30	97	670,906.22	100	685,468.56
B.3	Whole Prepayments	2	56,229.90	68	1,242,033.69	70	1,291,931.55
B.4	Total Principal Receipts (B1+B2+B3)	-	1,886,226.57	-	15,620,194.60	-	17,294,013.55

-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	3,455	139,223.87	63,013	3,895,466.85	66,468	4,019,012.75
C.2	Interest From Overdues	1,049	673.19	14,421	13,879.25	15,470	14,476.63
C.3	Total Interest Receipts (C1+C2)	-	139,897.06	-	3,909,346.10	-	4,033,489.38
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	3,037	268,678,426.22	47,520	1,803,944,841.84	50,557	2,042,367,440.31
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	43	4,095,031.71	6,394	200,574,104.80	6,437	204,207,995.75
A.3	Totals (A1+ A2)	3,080	272,773,457.93	53,914	2,004,518,946.64	56,994	2,246,575,436.06
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	57	2,463,219.22	57	2,463,219.22
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	57	2,463,219.22	57	2,463,219.22

-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	33	2,955,484.81	5,988	184,689,432.62	6,021	187,312,100.83
B.2	60 Days < Installment <= 89 Days	10	1,139,546.90	406	15,884,672.18	416	16,895,894.91
B.3	Total (B1+B2=A4)	43	4,095,031.71	6,394	200,574,104.80	6,437	204,207,995.75
B.4	90 Days < Installment <= 119 Days	0	0.00	50	2,210,508.06	50	2,210,508.06
B.5	120 Days < Installment <= 360 Days	0	0.00	7	252,711.16	7	252,711.16
B.6	Total (B4+B5=A4)	0	0.00	57	2,463,219.22	57	2,463,219.22

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	2,760,615.46	662,832.46	8,998,641.42	3,376,579.92	11,448,384.49	3,964,770.94
A.2	Number of Loans	26	10	201	69	227	79



Statutory Tests

as of 31/12/2018

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds ¹	735,711.11	
Total Bonds Amount	1,800,735,711.11	
Current Outstanding Balance of Loans	2,249,038,655.28	
A. Adjusted Outstanding Principal of Loans ²	2,125,843,147.29	
B. Accrued Interest on Loans	5,359,879.36	
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	10,977,083.33	
Nominal Value (A+B+C+D-Z)	2,120,225,943.32	
Bonds / Nominal Value Assets Percentage	2,081,775,388.57	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,504,965,448.30	
Net Present Value of Liabilities	1,812,417,859.81	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,475,556,965.92	
Net Present Value of Liabilities	1,809,343,724.09	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,569,012,359.66	
Net Present Value of Liabilities	1,851,612,134.82	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	41,938,286.45	
Interest due on all series of covered bonds during 1st year	4,697,805.16	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	4,934,673.33	
Required Reserve Amount	4,699,568.45	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	4,934,673.33	

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	3,080	5.40%	242,056,489.42	10.76%
EUR	53,971	94.60%	2,006,982,165.86	89.24%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,300	26.82%	370,986,856.88	8.98%
37.501 - 75.000	22,071	38.69%	1,250,953,109.41	30.28%
75.001 - 100.000	9,026	15.82%	804,877,585.72	19.48%
100.001 - 150.000	7,198	12.62%	890,506,741.26	21.55%
150.001 - 250.000	2,671	4.68%	503,847,218.78	12.20%
250.001 - 500.000	670	1.17%	218,777,219.10	5.30%
500.001 +	115	0.20%	91,421,502.65	2.21%
Grand Total	57,051	100.00%	4,131,370,233.80	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,889	61.15%	646,872,507.56	28.76%
37.501 - 75.000	15,466	27.11%	803,789,066.21	35.74%
75.001 - 100.000	3,477	6.09%	297,856,033.60	13.24%
100.001 - 150.000	2,178	3.82%	259,325,130.97	11.53%
150.001 - 250.000	803	1.41%	147,139,233.99	6.54%
250.001 - 500.000	203	0.36%	66,896,540.27	2.97%
500.001 +	35	0.06%	27,160,142.68	1.21%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,662	29.21%	489,948,635.53	01/1900
2005	6,343	11.12%	277,420,822.80	12.34%
2006	8,975	15.73%	403,647,491.94	17.95%
2007	7,836	13.74%	328,876,728.68	14.62%
2008	4,747	8.32%	210,481,089.11	9.36%
2009	3,051	5.35%	139,475,380.32	6.20%
2010	3,139	5.50%	152,734,162.71	6.79%
2011	1,921	3.37%	70,680,678.07	3.14%
2012	1,498	2.63%	50,367,471.62	2.24%
2013	1,200	2.10%	42,394,302.72	1.88%
2014	419	0.73%	11,822,885.51	0.53%
2015	161	0.28%	5,256,372.06	0.23%
2016	142	0.25%	6,494,177.64	0.29%
2017	418	0.73%	26,161,882.34	1.16%
2018	539	0.94%	33,276,574.22	1.48%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,990	5.24%	18,530,868.43	0.82%
2021 - 2025	13,800	24.19%	312,268,056.20	13.88%
2026 - 2030	16,154	28.32%	552,237,887.42	24.55%
2031 - 2035	10,833	18.99%	525,696,100.44	23.37%
2036 - 2040	7,168	12.56%	437,707,786.77	19.46%
2041 - 2045	2,870	5.03%	187,305,136.42	8.33%
2046 +	3,236	5.67%	215,292,819.60	9.57%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,517	11.42%	66,123,143.34	2.94%
40.01 - 60 months	5,061	8.87%	107,472,638.21	4.78%
60.01 - 90 months	6,242	10.94%	191,518,038.28	8.52%
90.01 - 120 months	7,494	13.14%	226,349,247.91	10.06%
120.01 - 150 months	8,478	14.86%	332,001,985.91	14.76%
150.01 - 180 months	6,531	11.45%	295,351,977.04	13.13%
over 180 months	16,728	29.32%	1,030,221,624.60	45.81%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3,952	6.93%	300,477,624.53	13.36%
1.01% - 2.00%	31,424	55.08%	1,346,179,138.44	59.86%
2.01% - 3.00%	3,921	6.87%	103,817,603.93	4.62%
3.01% - 4.00%	2,083	3.65%	95,783,678.53	4.26%
4.01% - 5.00%	10,515	18.43%	304,843,123.63	13.55%
5.01% - 6.00%	1,244	2.18%	26,961,511.16	1.20%
6.01% - 7.00%	2,318	4.06%	40,519,197.11	1.80%
7.01% +	1,594	2.79%	30,456,777.95	1.35%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,702	17.01%	127,078,865.53	5.65%
20.01% - 30.00%	8,214	14.40%	195,434,536.59	8.69%
30.01% - 40.00%	7,531	13.20%	243,092,384.21	10.81%
40.01% - 50.00%	7,115	12.47%	279,775,153.13	12.44%
50.01% - 60.00%	6,487	11.37%	303,120,866.40	13.48%
60.01% - 70.00%	5,370	9.41%	288,768,082.44	12.84%
70.01% - 80.00%	4,131	7.24%	245,735,591.17	10.93%
80.01% - 90.00%	3,127	5.48%	202,002,302.26	8.98%
90.01% - 100.00%	2,369	4.15%	158,706,111.66	7.06%
100.00% +	3,005	5.27%	205,324,761.89	9.13%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,684	29.24%	315,354,594.55	14.02%
20.01% - 30.00%	11,208	19.65%	385,689,655.30	17.15%
30.01% - 40.00%	11,008	19.30%	474,734,954.84	21.11%
40.01% - 50.00%	8,908	15.61%	463,599,093.86	20.61%
50.01% - 60.00%	5,557	9.74%	340,112,138.86	15.12%
60.01% - 70.00%	2,702	4.74%	184,559,112.67	8.21%
70.01% - 80.00%	840	1.47%	65,420,061.74	2.91%
80.01% - 90.00%	116	0.20%	11,990,251.26	0.53%
90.01% - 100.00%	17	0.03%	1,924,018.15	0.09%
100.00% +	11	0.02%	5,654,774.04	0.25%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,746	4.81%	49,969,762.25	2.22%
20.01% - 30.00%	4,866	8.53%	121,483,615.47	5.40%
30.01% - 40.00%	7,128	12.49%	214,123,223.63	9.52%
40.01% - 50.00%	9,127	16.00%	321,671,205.69	14.30%
50.01% - 60.00%	9,791	17.16%	397,620,053.00	17.68%
60.01% - 70.00%	8,679	15.21%	379,528,344.30	16.88%
70.01% - 80.00%	8,181	14.34%	400,514,476.46	17.81%
80.01% - 90.00%	4,103	7.19%	208,285,261.27	9.26%
90.01% - 100.00%	2,158	3.78%	142,608,660.88	6.34%
100.00% +	272	0.48%	13,234,052.32	0.59%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,448	39.35%	1,051,120,768.55	46.74%
Thessaloniki	8,353	14.64%	294,053,656.72	13.07%
Macedonia	6,896	12.09%	206,549,831.43	9.18%
Peloponnese	4,222	7.40%	153,977,226.49	6.85%
Thessaly	4,229	7.41%	131,186,546.28	5.83%
Sterea Ellada	3,168	5.55%	104,340,469.05	4.64%
Creta Island	2,271	3.98%	96,854,879.78	4.31%
Ionian Islands	944	1.65%	41,075,388.10	1.83%
Thrace	1,438	2.52%	44,551,896.58	1.98%
Epirus	1,788	3.13%	60,823,627.25	2.70%
Aegean Islands	1,294	2.27%	64,504,365.04	2.87%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	530	0.93%	32,808,518.97	1.46%
12 - 24	424	0.74%	26,518,108.67	1.18%
24 - 36	142	0.25%	6,538,356.90	0.29%
36 - 60	544	0.95%	15,527,688.78	0.69%
60 - 96	4,453	7.81%	157,337,293.64	7.00%
over 96	50,958	89.32%	2,010,308,688.33	89.39%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	18	0.03%	246,261.70	0.01%
5 - 10 years	998	1.75%	12,703,490.57	0.56%
10 - 15 years	11,271	19.76%	227,706,264.31	10.12%
15 - 20 years	10,916	19.13%	343,784,128.23	15.29%
20 - 25 years	10,147	17.79%	468,392,148.18	20.83%
25 - 30 years	16,605	29.11%	752,481,514.44	33.46%
30 - 35 years	3,247	5.69%	198,651,745.30	8.83%
35 years +	3,849	6.75%	245,073,102.56	10.90%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	44,534	78.06%	1,651,786,550.36	73.44%
Houses	12,517	21.94%	597,252,104.92	26.56%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,422	21.77%	522,891,643.04	23.25%
Purchase	30,266	53.05%	1,259,362,694.02	56.00%
Repair	10,679	18.72%	353,292,207.48	15.71%
Construction (re-mortgage)	118	0.21%	7,523,991.01	0.33%
Purchase (re-mortgage)	607	1.06%	28,205,183.79	1.25%
Repair (re-mortgage)	397	0.70%	18,306,975.50	0.81%
Equity Release	2,562	4.49%	59,455,960.44	2.64%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,820	99.60%	2,231,189,733.44	99.21%
Balloon	231	0.40%	17,848,921.84	0.79%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	56,406	98.87%	2,230,764,380.35	99.19%
Fixed Converting to Floating	405	0.71%	15,210,467.68	0.68%
Fixed to Maturity	240	0.42%	3,063,807.25	0.14%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,639	4.68%	209,119,184.54	9.37%
Libor 3 Months (CHF)	389	0.69%	29,714,894.63	1.33%
ECB Tracker	28,432	50.41%	1,131,151,094.20	50.71%
Euribor 1 Month	1,973	3.50%	94,312,673.76	4.23%
Euribor 3 Months	8,677	15.38%	402,697,983.94	18.05%
Libor 1 Month (Euro)	77	0.14%	1,358,190.26	0.06%
Eurobank OEK's Rate	336	0.60%	4,407,291.63	0.20%
Euribor 6 Months	8	0.01%	66,012.04	0.00%
TBank OEK's Rate	211	0.37%	2,457,092.26	0.11%
TBank GG Rate	31	0.05%	579,049.31	0.03%
Originator Rate	13,633	24.17%	354,900,913.78	15.91%
Grand Total	56,406	100.00%	2,230,764,380.35	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	87	21.48%	3,393,518.79	22.31%
Euribor 1 Month	51	12.59%	2,111,352.10	13.88%
Euribor 3 Months	52	12.84%	1,519,303.47	9.99%
Originator Rate	215	53.09%	8,186,293.32	53.82%
Grand Total	405	100.00%	15,210,467.68	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	62	15.31%	1,713,606.73	11.27%
1 Jan 2021 +	343	84.69%	13,496,860.95	88.73%
Grand Total	405	100.00%	15,210,467.68	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,101	98.33%	2,204,093,451.46	98.00%
Y	950	1.67%	44,945,203.82	2.00%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	51	5.37%	2,160,188.14	4.81%
OEK Subsidy	899	94.63%	42,785,015.68	95.19%
Grand Total	950	100.00%	44,945,203.82	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,573	79.88%	1,934,744,414.70	86.03%
Y	11,478	20.12%	314,294,240.58	13.97%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,851	96.14%	2,119,292,324.90	94.23%
Y	2,200	3.86%	129,746,330.38	5.77%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,051	100.00%	2,249,038,655.28	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,104	91.33%	2,108,893,623.87	93.77%
Y	4,947	8.67%	140,145,031.41	6.23%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,564	25.53%	672,295,162.14	29.89%
Pensioner	9,710	17.02%	298,994,175.18	13.29%
Other Private Employees	8,658	15.18%	335,654,895.73	14.92%
Civil Servant	7,466	13.09%	267,452,289.69	11.89%
Other Self Employed	2,843	4.98%	138,337,795.24	6.15%
Unemployed	2,712	4.75%	87,398,336.01	3.89%
Teacher	2,153	3.77%	79,356,541.81	3.53%
Civil Servant - Policeman	1,719	3.01%	78,948,344.14	3.51%
Civil Servant - Primary School Teachers	1,570	2.75%	54,932,592.98	2.44%
Salesman	1,376	2.41%	46,436,336.33	2.06%
Military Personnel	1,328	2.33%	58,223,888.24	2.59%
Housewife	1,144	2.01%	42,438,959.34	1.89%
Accountant	759	1.33%	33,127,232.94	1.47%
Civil Servant- Nurse / Midwife	526	0.92%	20,997,260.31	0.93%
Lawyers - Jurists	523	0.92%	34,444,845.19	1.53%
Grand Total	57,051	100.00%	2,249,038,655.28	100.00%