

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



Report No: 6
Reporting Date: 23/4/2019

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2019	31/3/2019

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			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.97

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	92	Act/360	0.4420%	564,777.78	564,777.78
2	20-Feb-19	20-May-19	62	Act/360	0.1920%	214,933.33	-
3	21-Jan-19	23-Apr-19	92	Act/360	0.1920%	318,933.33	318,933.33

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/3/2019			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	310,643,619.00	1,978,439,797.67	2,256,271,493.40	313,785,670.72	1,998,736,660.38	2,275,565,659.69
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	310,545,193.67	1,975,604,188.12	2,253,347,854.76	313,123,706.08	1,995,481,562.67	2,271,726,561.42
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	281,037,415.11	1,870,792,315.10	2,122,144,980.43	284,522,296.00	1,888,002,033.57	2,139,014,204.72
A.4	Aggregate Original Principal O/S balance	397,629,554.36	3,774,057,715.99	4,171,687,270.35	398,661,323.83	3,790,389,897.07	4,189,051,220.90
A.5	Average Current Principal O/S balance	90,172.31	36,742.56	39,382.65	90,794.46	36,956.15	39,547.54
A.6	Average Original Principal O/S balance	115,422.22	70,089.84	72,815.75	115,353.39	70,083.39	72,802.42
A.7	Maximum Current Principal O/S balance	753,068.51	4,392,249.02	4,392,249.02	754,256.46	4,428,853.98	4,428,853.98
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	3,445	53,846	57,291	3,456	54,084	57,540
A.10	Weighted Average Seasoning (years)	12.61	12.10	12.16	12.53	12.01	12.08
A.11	Weighted Average Remaining Maturity (years)	13.79	15.06	14.90	13.83	15.11	14.95
A.12	Weighted Average Current Indexed LTV percent (%)	75.64	59.67	61.63	74.98	59.88	61.72
A.13	Weighted Average Current Unindexed LTV percent (%)	48.44	38.81	40.00	48.03	38.95	40.06
A.14	Weighted Average Original LTV percent (%)	63.54	60.88	61.21	63.54	60.90	61.22
A.15	Weighted Average Interest Rate - Total (%)	0.63	2.29	2.08	0.62	2.29	2.09
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.56	1.15	0.93	0.56	1.14	0.93
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.57	96.57	96.82	98.30	89.17	90.28
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.14	2.71	2.52	1.11	9.02	8.06
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.26	0.57	0.53	0.38	1.64	1.48
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.03	0.14	0.13	0.21	0.16	0.17
A.21	FX Rate	1.1181	1		1.1335	1	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/3/2019					
		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	4,452	2,061,996.99	67,260	13,255,970.41	71,712	15,100,167.70
B.2	Partial Prepayments	3	96,696.29	75	806,973.67	78	893,456.35
B.3	Whole Prepayments	2	62,642.24	62	1,465,192.44	64	1,521,218.05
B.4	Total Principal Receipts (B1+B2+B3)	-	2,221,335.52	-	15,528,136.52	-	17,514,842.11

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/3/2019					
		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	3,934	162,317.42	60,815	3,705,047.73	64,749	3,850,220.27
C.2	Interest From Overdues	1,166	891.91	14,546	10,803.07	15,712	11,600.77
C.3	Total Interest Receipts (C1+C2)	-	163,209.33	-	3,715,850.80	-	3,861,821.04
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/3/2019					
		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	3,394	306,209,045.00	51,986	1,910,642,766.31	55,380	2,184,508,292.65
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	48	4,336,148.67	1,782	64,961,421.81	1,830	68,839,562.11
A.3	Totals (A1+ A2)	3,442	310,545,193.67	53,768	1,975,604,188.12	57,210	2,253,347,854.76
A.4	In Arrears Loans 90 Days To 360 Days	3	98,425.33	78	2,835,609.55	81	2,923,638.64
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	3	98,425.33	78	2,835,609.55	81	2,923,638.64

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/3/2019					
		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	40	3,535,416.06	1,472	53,637,425.39	1,512	56,799,410.95
B.2	60 Days < Installment <= 89 Days	8	800,732.61	310	11,323,996.42	318	12,040,151.16
B.3	Total (B1+B2=A4)	48	4,336,148.67	1,782	64,961,421.81	1,830	68,839,562.11
B.4	90 Days < Installment <= 119 Days	3	98,425.33	76	2,630,466.00	79	2,718,495.09
B.5	120 Days < Installment <= 360 Days	0	0.00	2	205,143.55	2	205,143.55
B.6	Total (B4+B5=A4)	3	98,425.33	78	2,835,609.55	81	2,923,638.64

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At March-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	919,660.68	0.00	4,798,415.87	0.00	5,620,936.83
A.2	Number of Loans	0	9	0	144	0	153



Statutory Tests

as of 31/3/2019

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds ¹	811,055.56	
Total Bonds Amount	1,800,811,055.56	
Current Outstanding Balance of Loans	2,256,271,493.40	
A. Adjusted Outstanding Principal of Loans ²	2,122,144,980.43	
B. Accrued Interest on Loans	4,393,545.20	
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	8,727,083.33	
Nominal Value (A+B+C+D-Z)	2,117,811,442.30	
Bonds / Nominal Value Assets Percentage	2,081,862,491.97	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,493,417,599.07	
Net Present Value of Liabilities	1,809,959,756.24	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,464,306,293.78	
Net Present Value of Liabilities	1,806,803,607.34	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,568,989,569.80	
Net Present Value of Liabilities	1,841,778,203.70	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	39,789,157.00	
Interest due on all series of covered bonds during 1st year	4,329,811.93	
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	4,372,297.29	
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	3,445	6.01%	277,831,695.73	12.31%
EUR	53,846	93.99%	1,978,439,797.67	87.69%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,213	26.55%	369,187,716.35	8.85%
37.501 - 75.000	22,127	38.62%	1,254,720,559.51	30.08%
75.001 - 100.000	9,126	15.93%	813,475,040.18	19.50%
100.001 - 150.000	7,272	12.69%	899,604,039.11	21.56%
150.001 - 250.000	2,751	4.80%	518,864,686.98	12.44%
250.001 - 500.000	686	1.20%	224,087,062.83	5.37%
500.001 +	116	0.20%	91,748,165.39	2.20%
Grand Total	57,291	100.00%	4,171,687,270.35	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35,141	61.34%	644,332,939.20	28.56%
37.501 - 75.000	15,390	26.86%	800,284,768.63	35.47%
75.001 - 100.000	3,472	6.06%	297,556,796.08	13.19%
100.001 - 150.000	2,193	3.83%	261,186,211.24	11.58%
150.001 - 250.000	850	1.48%	155,823,464.22	6.91%
250.001 - 500.000	207	0.36%	68,373,808.04	3.03%
500.001 +	38	0.07%	28,713,505.99	1.27%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,475	28.76%	479,188,354.73	01/1900
2005	6,378	11.13%	278,435,501.54	12.34%
2006	9,101	15.89%	409,476,638.42	18.15%
2007	8,047	14.05%	343,076,371.05	15.21%
2008	4,796	8.37%	211,221,333.24	9.36%
2009	3,039	5.30%	137,467,410.62	6.09%
2010	3,123	5.45%	149,684,822.48	6.63%
2011	1,923	3.36%	70,206,395.29	3.11%
2012	1,508	2.63%	50,699,767.91	2.25%
2013	1,202	2.10%	42,769,656.09	1.90%
2014	418	0.73%	11,696,512.03	0.52%
2015	157	0.27%	5,101,554.04	0.23%
2016	144	0.25%	6,716,589.94	0.30%
2017	417	0.73%	25,556,589.57	1.13%
2018	563	0.98%	34,973,996.46	1.55%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,796	4.88%	14,814,969.51	0.66%
2021 - 2025	13,682	23.88%	294,682,874.56	13.06%
2026 - 2030	16,143	28.18%	545,046,344.45	24.16%
2031 - 2035	10,904	19.03%	527,833,762.69	23.39%
2036 - 2040	7,424	12.96%	456,787,130.20	20.25%
2041 - 2045	3,023	5.28%	198,333,631.49	8.79%
2046 +	3,319	5.79%	218,772,780.51	9.70%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,156	12.49%	72,683,647.99	3.22%
40.01 - 60 months	4,681	8.17%	99,865,449.48	4.43%
60.01 - 90 months	6,617	11.55%	194,260,728.24	8.61%
90.01 - 120 months	7,220	12.60%	220,584,983.55	9.78%
120.01 - 150 months	8,973	15.66%	356,071,955.86	15.78%
150.01 - 180 months	5,689	9.93%	262,084,129.31	11.62%
over 180 months	16,955	29.59%	1,050,720,598.97	46.57%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,253	7.42%	329,750,366.33	14.61%
1.01% - 2.00%	31,606	55.17%	1,336,696,413.51	59.24%
2.01% - 3.00%	3,885	6.78%	101,797,136.11	4.51%
3.01% - 4.00%	2,091	3.65%	96,397,510.96	4.27%
4.01% - 5.00%	10,435	18.21%	298,190,798.31	13.22%
5.01% - 6.00%	1,215	2.12%	26,172,747.54	1.16%
6.01% - 7.00%	2,255	3.94%	38,350,881.13	1.70%
7.01% +	1,551	2.71%	28,915,639.51	1.28%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,213	17.83%	130,452,703.83	5.78%
20.01% - 30.00%	8,226	14.36%	196,127,342.91	8.69%
30.01% - 40.00%	7,478	13.05%	240,882,074.55	10.68%
40.01% - 50.00%	7,020	12.25%	277,582,052.17	12.30%
50.01% - 60.00%	6,341	11.07%	294,183,905.53	13.04%
60.01% - 70.00%	5,311	9.27%	288,355,903.36	12.78%
70.01% - 80.00%	4,089	7.14%	244,920,082.31	10.86%
80.01% - 90.00%	3,086	5.39%	197,999,076.99	8.78%
90.01% - 100.00%	2,307	4.03%	155,427,250.84	6.89%
100.00% +	3,220	5.62%	230,341,100.93	10.21%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,202	30.03%	319,194,632.18	14.15%
20.01% - 30.00%	11,177	19.51%	383,347,785.13	16.99%
30.01% - 40.00%	10,943	19.10%	474,106,739.60	21.01%
40.01% - 50.00%	8,798	15.36%	460,327,942.45	20.40%
50.01% - 60.00%	5,344	9.33%	331,929,892.12	14.71%
60.01% - 70.00%	2,790	4.87%	192,710,035.31	8.54%
70.01% - 80.00%	887	1.55%	71,770,850.29	3.18%
80.01% - 90.00%	118	0.21%	14,259,258.92	0.63%
90.01% - 100.00%	20	0.03%	2,828,593.04	0.13%
100.00% +	12	0.02%	5,795,764.35	0.26%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,756	4.81%	49,613,058.69	2.20%
20.01% - 30.00%	4,870	8.50%	119,077,667.19	5.28%
30.01% - 40.00%	7,149	12.48%	211,355,410.69	9.37%
40.01% - 50.00%	9,140	15.95%	321,386,749.49	14.24%
50.01% - 60.00%	9,811	17.12%	399,327,559.00	17.70%
60.01% - 70.00%	8,688	15.16%	380,555,597.63	16.87%
70.01% - 80.00%	8,288	14.47%	406,184,171.69	18.00%
80.01% - 90.00%	4,152	7.25%	212,603,784.50	9.42%
90.01% - 100.00%	2,169	3.79%	143,235,025.11	6.35%
100.00% +	268	0.47%	12,932,469.41	0.57%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,674	39.58%	1,063,564,521.10	47.14%
Thessaloniki	8,396	14.66%	295,715,264.88	13.11%
Macedonia	6,884	12.02%	204,251,070.45	9.05%
Peloponnese	4,229	7.38%	153,561,448.15	6.81%
Thessaly	4,217	7.36%	129,746,870.01	5.75%
Sterea Ellada	3,156	5.51%	102,822,259.83	4.56%
Creta Island	2,267	3.96%	96,176,321.94	4.26%
Ionian Islands	946	1.65%	41,035,777.09	1.82%
Thrace	1,448	2.53%	44,422,342.44	1.97%
Epirus	1,777	3.10%	60,138,514.72	2.67%
Aegean Islands	1,297	2.26%	64,837,102.81	2.87%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	327	0.57%	20,099,851.51	0.89%
12 - 24	600	1.05%	38,045,331.94	1.69%
24 - 36	170	0.30%	7,498,000.18	0.33%
36 - 60	455	0.79%	13,978,704.60	0.62%
60 - 96	4,014	7.01%	140,506,595.10	6.23%
over 96	51,725	90.28%	2,036,143,010.08	90.24%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	17	0.03%	221,076.69	0.01%
5 - 10 years	959	1.67%	11,613,181.56	0.51%
10 - 15 years	11,041	19.27%	212,041,049.66	9.40%
15 - 20 years	10,874	18.98%	336,612,585.68	14.92%
20 - 25 years	10,235	17.86%	469,505,484.56	20.81%
25 - 30 years	16,822	29.36%	766,581,616.71	33.98%
30 - 35 years	3,379	5.90%	208,475,363.76	9.24%
35 years +	3,964	6.92%	251,221,134.79	11.13%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	44,772	78.15%	1,659,560,365.75	73.55%
Houses	12,519	21.85%	596,711,127.65	26.45%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,386	21.62%	515,909,328.56	22.87%
Purchase	30,392	53.05%	1,266,204,171.88	56.12%
Repair	10,853	18.94%	361,212,333.40	16.01%
Construction (re-mortgage)	122	0.21%	8,010,512.05	0.36%
Purchase (re-mortgage)	623	1.09%	29,402,768.06	1.30%
Repair (re-mortgage)	398	0.69%	18,084,442.99	0.80%
Equity Release	2,517	4.39%	57,447,936.46	2.55%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,055	99.59%	2,237,644,293.18	99.17%
Balloon	236	0.41%	18,627,200.22	0.83%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	56,612	98.81%	2,238,616,768.87	99.22%
Fixed Converting to Floating	389	0.68%	14,819,873.91	0.66%
Fixed to Maturity	290	0.51%	2,834,850.62	0.13%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

Fixed rate assets **0.78%**
Asset WAL (in years) **6.64**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,955	5.22%	239,633,615.70	10.70%
Libor 3 Months (CHF)	429	0.76%	34,327,484.80	1.53%
ECB Tracker	28,528	50.39%	1,120,852,703.90	50.07%
Euribor 1 Month	1,961	3.46%	92,888,066.85	4.15%
Euribor 3 Months	8,674	15.32%	397,736,408.22	17.77%
Libor 1 Month (Euro)	74	0.13%	1,264,437.79	0.06%
Eurobank OEK's Rate	301	0.53%	3,928,764.46	0.18%
Euribor 6 Months	7	0.01%	60,834.33	0.00%
TBank OEK's Rate	195	0.34%	2,188,489.72	0.10%
TBank GG Rate	29	0.05%	560,299.84	0.03%
Originator Rate	13,459	23.77%	345,175,663.26	15.42%
Grand Total	56,612	100.00%	2,238,616,768.87	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	85	21.85%	3,273,468.91	22.09%
Euribor 1 Month	52	13.37%	2,109,561.42	14.23%
Euribor 3 Months	49	12.60%	1,452,496.57	9.80%
Originator Rate	203	52.19%	7,984,347.01	53.88%
Grand Total	389	100.00%	14,819,873.91	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	43	11.05%	1,309,576.27	8.84%
1 Jan 2021 +	346	88.95%	13,510,297.64	91.16%
Grand Total	389	100.00%	14,819,873.91	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,592	98.78%	2,223,472,687.27	98.55%
Y	699	1.22%	32,798,806.13	1.45%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	45	6.44%	1,914,107.94	5.84%
OEK Subsidy	654	93.56%	30,884,698.19	94.16%
Grand Total	699	100.00%	32,798,806.13	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,867	80.06%	1,947,431,240.01	86.31%
Y	11,424	19.94%	308,840,253.39	13.69%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,047	96.08%	2,122,986,214.54	94.09%
Y	2,244	3.92%	133,285,278.86	5.91%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,291	100.00%	2,256,271,493.40	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,173	91.07%	2,109,302,415.76	93.49%
Y	5,118	8.93%	146,969,077.65	6.51%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	55,115	96.20%	2,171,829,534.88	96.26%
Second home/Holiday houses	2,003	3.50%	78,958,319.34	3.50%
Buy-to-let/Non-Owner occupied	34	0.06%	1,646,999.51	0.07%
Other	139	0.24%	3,836,639.67	0.17%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,618	25.52%	674,875,772.19	29.91%
Pensioner	9,761	17.04%	300,481,278.27	13.32%
Other Private Employees	8,688	15.16%	336,563,564.51	14.92%
Civil Servant	7,426	12.96%	265,000,630.74	11.75%
Other Self Employed	2,853	4.98%	139,294,832.02	6.17%
Unemployed	2,734	4.77%	87,387,228.22	3.87%
Teacher	2,175	3.80%	79,579,856.68	3.53%
Civil Servant - Policeman	1,750	3.05%	80,002,653.42	3.55%
Civil Servant - Primary School Teachers	1,569	2.74%	54,248,231.18	2.40%
Salesman	1,380	2.41%	46,472,680.65	2.06%
Military Personnel	1,364	2.38%	60,492,659.75	2.68%
Housewife	1,132	1.98%	41,228,086.47	1.83%
Accountant	766	1.34%	33,308,954.79	1.48%
Civil Servant- Nurse/ Midwife	544	0.95%	21,891,141.87	0.97%
Lawyers - Jurists	531	0.93%	35,443,922.63	1.57%
Grand Total	57,291	100.00%	2,256,271,493.40	100.00%