

EUROBANK ERGASIAS S.A.

€5 billion Global Covered Bond Programme

Investor Report



Report No: 90

Reporting Date: 20/11/2017

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2017	31/10/2017

Servicer Provider: EUROBANK

Issuer Event of Default: NO

Covered Bond Event of Default: NO

Programme Details

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	26-Apr-10	XS0505078237	B3	1,000,000,000.00	Euribor 3M + 1,25%	20-Dec-17	20-Dec-18
3	8-Jun-10	XS0515809662	B3	900,000,000.00 *	Euribor 3M + 1,25%	20-Jul-18	22-Jul-19
4	16-May-16	XS1410482951	B3	1,200,000,000.00	Euribor 3M + 1,25%	20-Feb-18	20-Feb-19
				3,100,000,000.00			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Sep-17	20-Dec-17	61	Act/360	0.9210%	1,560,583.33	-
3	20-Oct-17	22-Jan-18	31	Act/360	0.9210%	713,775.00	71,633.33
4	21-Aug-17	20-Nov-17	91	Act/360	0.9210%	2,793,700.00	2,793,700.00
						5,068,058.33	2,865,333.33

* As of 17/11/2017, we proceeded with cancellation of €100m in out of XS0515809662 (Series 3)

Summary Loan Portfolio - Status - Removals & Replenishments**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/10/2017			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	893,836,730.31	3,192,485,930.71	3,961,576,216.64	725,772,656.83	3,199,738,860.65	3,833,214,165.56
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	891,731,045.69	3,184,303,616.44	3,951,582,093.20	724,347,427.43	3,194,751,515.12	3,826,982,838.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	716,138,521.34	2,841,672,949.25	3,457,865,103.22	597,701,111.62	2,997,078,374.95	3,518,769,141.83
A.4	Aggregate Original Principal O/S balance	947,950,495.46	5,378,583,853.06	6,194,235,630.26	802,080,724.20	5,482,176,084.61	6,182,255,271.31
A.5	Average Current Principal O/S balance	107,691.17	41,634.97	46,618.85	100,411.27	41,657.30	45,612.32
A.6	Average Original Principal O/S balance	114,210.90	70,145.07	72,892.23	110,968.56	71,372.28	73,564.12
A.7	Maximum Current Principal O/S balance	1,255,536.54	4,884,948.02	4,884,948.02	1,256,688.43	4,889,818.01	4,889,818.01
A.8	Maximum Original Principal O/S balance	1,503,559.08	5,500,000.00	5,500,000.00	1,503,559.08	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	8,300	76,678	84,978	7,228	76,811	84,039
A.10	Weighted Average Seasoning (years)	11.14	10.09	10.29	11.14	9.83	10.04
A.11	Weighted Average Remaining Maturity (years)	16.21	17.04	16.88	15.80	16.42	16.32
A.12	Weighted Average Current LTV percent (%)	95.82	75.82	79.70	91.88	66.83	70.97
A.13	Weighted Average Original LTV percent (%)	68.04	67.16	67.33	66.69	63.61	64.12
A.14	Weighted Average Interest Rate - Total (%)	0.63	2.03	1.76	0.62	2.14	1.89
A.15	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.21	0.95	0.58	1.18	0.92
A.16	Current Principal of Perform. Loans - Bucket 0 (%)	84.81	80.34	81.21	86.74	83.63	84.15
A.17	Current Principal of Perform. Loans - Bucket 1 (%)	11.55	15.85	15.02	10.50	13.95	13.38
A.18	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3.40	3.55	3.52	2.56	2.27	2.31
A.19	OS Principal of Performing Loans - 90+(%)	0.24	0.26	0.25	0.20	0.16	0.16
A.20	FX Rate	1.1622	-	-	1.1457	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/10/2017					
		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	9,670	3,745,363.72	93,906	19,297,786.42	103,576	22,520,436.33
B.2	Partial Prepayments	3	28,156.92	129	1,427,895.68	132	1,452,122.94
B.3	Whole Prepayments	9	248,565.11	83	1,427,895.68	92	1,641,770.32
B.4	Total Principal Receipts (B1+B2+B3)	-	4,022,085.75	-	22,153,577.78	-	25,614,329.59

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/10/2017					
		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	8,535	385,424.70	95,157	5,590,289.60	103,692	5,921,923.31
C.2	Interest From Overdues	2,811	2,123.13	25,665	18,042.61	28,476	19,869.43
C.3	Total Interest Receipts (C1+C2)	-	387,547.83	-	5,608,332.21	-	5,941,792.74
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/10/2017					
		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	8,070	861,298,930.13	74,162	3,071,122,289.26	82,232	3,812,215,844.70
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	208	30,432,115.56	2,338	113,181,327.18	2,546	139,366,248.50
A.3	Totals (A1+ A2)	8,278	891,731,045.69	76,500	3,184,303,616.44	84,778	3,951,582,093.20
A.4	In Arrears Loans 90 Days To 360 Days	22	2,105,684.62	178	8,182,314.27	200	9,994,123.44
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	22	2,105,684.62	178	8,182,314.27	200	9,994,123.44

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/10/2017					
		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	162	23,685,379.02	1,854	90,459,515.45	2,016	110,839,294.33
B.2	60 Days < Installment <= 89 Days	46	6,746,736.54	484	22,721,811.73	530	28,526,954.17
B.3	Total (B1+B2=A4)	208	30,432,115.56	2,338	113,181,327.18	2,546	139,366,248.50
B.4	90 Days < Installment <= 119 Days	13	1,086,101.82	129	6,045,695.81	142	6,980,218.11
B.5	120 Days < Installment <= 360 Days	9	1,019,582.80	49	2,136,618.46	58	3,013,905.33
B.6	Total (B4+B5=A4)	22	2,105,684.62	178	8,182,314.27	200	9,994,123.44

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At October-17					
		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	266,208,942.86	94,145,528.68	641,832,073.52	626,474,965.07	229,056,051.33	707,481,270.94
A.2	Number of Loans	1,641	554	12,355	12,279	13,996	12,833



Statutory Tests

Outstanding Bonds Principal	3,200,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,591,900.00	
Total Bonds Amount	3,203,591,900.00	
Current Outstanding Balance of Loans	3,961,576,216.64	
A. Adjusted Outstanding Principal of Loans ²	3,457,865,103.22	
B. Accrued Interest on Loans	6,698,120.15	
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	6,200,000.00	
Nominal Value (A+B+C+D-Z)	3,458,363,223.37	
Bonds / Nominal Value Assets Percentage	3,444,722,473.12	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	4,012,337,623.65	
Net Present Value of Liabilities	3,218,066,628.61	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	3,961,520,660.74	
Net Present Value of Liabilities	3,209,510,092.36	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	4,154,549,578.54	
Net Present Value of Liabilities	3,238,436,007.78	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	48,870,422.60	
Interest due on all series of covered bonds during 1st year	14,671,771.59	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	12,812,758.71	
Required Reserve Amount	12,386,075.15	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	12,812,758.71	

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.

³ The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	8,300	9.77%	769,090,285.93	19.41%
EUR	76,678	90.23%	3,192,485,930.71	80.59%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	25,034	29.46%	552,332,265.12	8.92%
37.501 - 75.000	29,145	34.30%	1,607,122,096.29	25.95%
75.001 - 100.000	12,705	14.95%	1,117,008,721.09	18.03%
100.001 - 150.000	11,411	13.43%	1,385,503,059.56	22.37%
150.001 - 250.000	5,058	5.95%	924,659,337.67	14.93%
250.001 - 500.000	1,420	1.67%	445,139,692.86	7.19%
500.001 +	205	0.24%	162,470,457.68	2.62%
Grand Total	84,978	100.00%	6,194,235,630.26	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	48,284	56.82%	849,449,410.04	21.44%
37.501 - 75.000	21,675	25.51%	1,153,295,934.34	29.11%
75.001 - 100.000	6,538	7.69%	563,524,910.75	14.22%
100.001 - 150.000	5,221	6.14%	627,801,555.25	15.85%
150.001 - 250.000	2,440	2.87%	455,254,837.27	11.49%
250.001 - 500.000	707	0.83%	227,695,876.01	5.75%
500.001 +	113	0.13%	84,553,692.98	2.13%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990	1	0.00%	2,957.55	0.00%
1991	3	0.00%	4,780.15	0.00%
1993	7	0.01%	12,118.91	0.00%
1994	81	0.10%	219,749.31	0.01%
1995	360	0.42%	2,101,368.69	0.05%
1996	295	0.35%	3,213,716.53	0.08%
1997	224	0.26%	4,270,487.71	0.11%
1998	274	0.32%	6,160,854.38	0.16%
1999	1,192	1.40%	17,372,325.97	0.44%
2000	1,604	1.89%	32,581,658.28	0.82%
2001	1,881	2.21%	43,809,234.78	1.11%
2002	2,948	3.47%	78,995,483.68	1.99%
2003	3,827	4.50%	108,080,988.38	2.73%
2004	6,287	7.40%	257,952,640.62	6.51%
2005	10,421	12.26%	537,181,223.23	13.56%
2006	14,357	16.89%	780,040,984.37	19.69%
2007	13,009	15.31%	720,940,554.82	18.20%
2008	7,890	9.28%	447,049,792.31	11.28%
2009	4,486	5.28%	247,428,275.66	6.25%
2010	4,374	5.15%	239,855,682.70	6.05%
2011	3,277	3.86%	139,973,001.95	3.53%
2012	3,619	4.26%	134,681,107.94	3.40%
2013	2,718	3.20%	91,386,596.32	2.31%
2014	971	1.14%	24,898,372.93	0.63%
2015	332	0.39%	10,111,422.24	0.26%
2016	200	0.24%	10,024,882.06	0.25%
2017	340	0.40%	23,225,955.17	0.59%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	9,694	11.41%	80,715,686.17	2.04%
2021 - 2025	20,535	24.17%	561,351,046.27	14.17%
2026 - 2030	17,254	20.30%	786,998,527.64	19.87%
2031 - 2035	12,985	15.28%	756,893,126.27	19.11%
2036 - 2040	11,965	14.08%	875,632,130.78	22.10%
2041 - 2045	5,957	7.01%	429,655,721.72	10.85%
2046 +	6,588	7.75%	470,329,977.81	11.87%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	10,347	12.18%	91,369,543.36	2.31%
40.01 - 60 months	7,637	8.99%	157,817,296.41	3.98%
60.01 - 90 months	9,313	10.96%	289,518,532.29	7.31%
90.01 - 120 months	9,394	11.05%	353,152,812.88	8.91%
120.01 - 150 months	7,598	8.94%	365,593,528.93	9.23%
150.01 - 180 months	8,590	10.11%	469,961,045.77	11.86%
over 180 months	32,099	37.77%	2,234,163,457.00	56.40%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	10,544	12.41%	938,765,393.03	23.70%
1.01% - 2.00%	47,058	55.38%	2,301,023,335.43	58.08%
2.01% - 3.00%	7,586	8.93%	238,191,079.91	6.01%
3.01% - 4.00%	3,633	4.28%	137,519,516.28	3.47%
4.01% - 5.00%	4,091	4.81%	109,520,858.23	2.76%
5.01% - 6.00%	2,834	3.33%	71,617,628.16	1.81%
6.01% - 7.00%	5,205	6.13%	87,388,068.22	2.21%
7.01% +	4,027	4.74%	77,550,337.38	1.96%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

CURRENT LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,975	19.98%	204,402,226.15	5.16%
20.01% - 30.00%	8,753	10.30%	221,394,587.72	5.59%
30.01% - 40.00%	8,138	9.58%	276,645,240.13	6.98%
40.01% - 50.00%	7,963	9.37%	328,370,667.95	8.29%
50.01% - 60.00%	7,013	8.25%	343,377,959.45	8.67%
60.01% - 70.00%	6,794	8.00%	369,712,871.46	9.33%
70.01% - 80.00%	5,995	7.05%	356,747,330.38	9.01%
80.01% +	23,347	27.47%	1,860,925,333.40	46.97%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	6,260	7.37%	111,943,646.69	2.83%
20.01% - 30.00%	6,733	7.92%	186,586,075.91	4.71%
30.01% - 40.00%	8,455	9.95%	291,800,450.37	7.37%
40.01% - 50.00%	9,761	11.49%	401,297,264.91	10.13%
50.01% - 60.00%	10,992	12.94%	515,175,568.84	13.00%
60.01% - 70.00%	10,634	12.51%	545,067,665.46	13.76%
70.01% - 80.00%	13,274	15.62%	701,948,170.47	17.72%
80.01% +	18,869	22.20%	1,207,757,374.00	30.49%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	36,206	42.61%	2,026,089,567.47	51.14%
Thessaloniki	13,114	15.43%	546,194,605.66	13.79%
Macedonia	8,881	10.45%	297,132,852.19	7.50%
Peloponnese	5,973	7.03%	246,404,469.23	6.22%
Thessaly	5,794	6.82%	196,266,214.44	4.95%
Sterea Ellada	4,302	5.06%	167,370,118.48	4.22%
Aegean Islands	2,087	2.46%	121,721,409.45	3.07%
Creta Island	3,014	3.55%	144,168,535.27	3.64%
Ionian Islands	1,332	1.57%	64,002,987.39	1.62%
Thrace	2,135	2.51%	72,256,306.80	1.82%
Epirus	2,140	2.52%	79,969,150.27	2.02%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	379	0.45%	25,518,096.35	0.64%
12 - 24	186	0.22%	8,888,826.75	0.22%
24 - 36	360	0.42%	10,865,174.57	0.27%
36 - 60	4,033	4.75%	126,854,610.51	3.20%
60 - 96	11,198	13.18%	521,679,603.31	13.17%
over 96	68,822	80.99%	3,267,769,905.15	82.49%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	73	0.09%	522,737.89	0.01%
5 - 10 years	2,593	3.05%	28,883,501.61	0.73%
10 - 15 years	18,499	21.77%	398,952,750.67	10.07%
15 - 20 years	17,405	20.48%	607,623,354.18	15.34%
20 - 25 years	15,826	18.62%	845,984,401.30	21.35%
25 - 30 years	16,172	19.03%	1,066,205,935.49	26.91%
30 - 35 years	6,521	7.67%	444,290,439.06	11.21%
35 years +	7,889	9.28%	569,113,096.45	14.37%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	64,706	76.14%	2,849,900,021.73	71.94%
Houses	20,272	23.86%	1,111,676,194.92	28.06%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	17,771	20.91%	847,052,432.70	21.38%
Purchase	39,397	46.36%	2,076,053,219.72	52.40%
Repair	18,768	22.09%	743,068,426.51	18.76%
Construction (re-mortgage)	248	0.29%	17,914,838.73	0.45%
Purchase (re-mortgage)	1,174	1.38%	67,124,345.69	1.69%
Repair (re-mortgage)	779	0.92%	43,145,774.97	1.09%
Equity Release	6,841	8.05%	167,217,178.32	4.22%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	84,605	99.56%	3,930,020,230.48	99.20%
Balloon	358	0.42%	28,854,365.60	0.73%
Inter_only	15	0.02%	2,701,620.56	0.07%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	83,253	97.97%	3,903,368,079.71	98.53%
Fixed Converting to Floating	1,147	1.35%	50,710,189.86	1.28%
Fixed to Maturity	578	0.68%	7,497,947.08	0.19%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7,191	8.64%	668,490,096.25	17.13%
Libor 3 Months (CHF)	973	1.17%	93,199,043.47	2.39%
ECB Tracker	42,647	51.23%	1,902,298,058.43	48.73%
Euribor 1 Month	4,636	5.57%	271,397,762.27	6.95%
Euribor 3 Months	14,414	17.31%	701,517,220.52	17.97%
Libor 1 Month (Euro)	232	0.28%	4,623,974.48	0.12%
Eurobank OEK's Rate	896	1.08%	12,376,109.90	0.32%
Euribor 6 Months	14	0.02%	164,059.41	0.00%
TBank OEK's Rate	465	0.56%	5,395,720.86	0.14%
TBank GG Rate	53	0.06%	993,766.65	0.03%
Originator Rate	11,732	14.09%	242,912,267.47	6.22%
Grand Total	83,253	100.00%	3,903,368,079.71	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 3 Months (CHF)	2	0.17%	186,483.08	0.37%
ECB Tracker	200	17.44%	9,280,799.77	18.30%
Euribor 1 Month	288	25.11%	11,804,126.84	23.28%
Euribor 3 Months	184	16.04%	9,304,746.19	18.35%
Libor 1 Month (Euro)	1	0.09%	23,334.36	0.05%
Originator Rate	472	41.15%	20,110,699.62	39.66%
Grand Total	1,147	100.00%	50,710,189.86	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	399	34.79%	13,599,922.69	26.82%
1 Jan 2021 +	748	65.21%	37,110,267.17	73.18%
Grand Total	1,147	100.00%	50,710,189.86	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	82,564	97.16%	3,842,880,453.02	97.00%
Y	2,414	2.84%	118,695,763.62	3.00%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	131	5.43%	5,790,352.75	4.88%
OEK Subsidy	2,264	93.79%	112,273,745.41	94.59%
Greek Government & OEK Subsidy	19	0.79%	631,665.46	0.53%
Grand Total	2,414	100.00%	118,695,763.62	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	70,058	82.44%	3,439,514,758.38	86.82%
Y	14,920	17.56%	522,061,458.26	13.18%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	80,551	94.79%	3,620,337,613.27	91.39%
Y	4,427	5.21%	341,238,603.37	8.61%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	82,508	97.09%	3,776,262,002.26	95.32%
S	2,470	2.91%	185,314,214.38	4.68%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	76,478	90.00%	3,707,605,803.46	93.59%
Y	8,500	10.00%	253,970,413.18	6.41%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Pensioner	13,418	15.79%	446,104,644.58	11.26%
Civil servant	7,382	8.69%	327,812,251.80	8.27%
Other Self employed	5,274	6.21%	301,796,928.32	7.62%
Unemployed	5,294	6.23%	203,420,503.17	5.13%
Bank employee	2,215	2.61%	162,869,899.03	4.11%
Civil Servant - Policeman	2,007	2.36%	105,270,159.35	2.66%
Teacher	2,159	2.54%	95,012,117.05	2.40%
Military personnel	1,821	2.14%	94,018,939.49	2.37%
Housewife	2,093	2.46%	82,154,050.96	2.07%
Salesman	2,154	2.53%	81,392,148.15	2.05%
Lawyers - Jurists	892	1.05%	64,580,157.14	1.63%
Independent means	967	1.14%	61,302,816.06	1.55%
Accountant	1,170	1.38%	55,686,064.08	1.41%
Other Professions	23,785	27.99%	1,246,458,740.10	31.46%
Other Private Employees	14,347	16.88%	633,696,797.37	16.00%
Grand Total	84,978	100.00%	3,961,576,216.64	100.00%