

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



Report No: 1  
Reporting Date: 20/11/2018

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2018	31/10/2018

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-	350.000.000,00	Euribor 3M + 0,50%	20-Jan-20	20-Jan-70
				1.500.000.000,00			

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	33	Act/360	0,4320%	198.000,00	-
2	16-Nov-18	20-Feb-19	4	Act/360	0,1840%	13.288,89	-
3	16-Nov-18	21-Jan-19	4	Act/360	0,1604%	6.239,33	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/10/2018			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	440.571.056,29	1.763.135.634,26	2.149.635.376,60	-	-	-
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	440.571.056,29	1.762.512.148,69	2.149.011.891,03	-	-	-
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	380.266.564,66	1.535.618.783,65	1.869.215.208,48	-	-	-
A.4	Aggregate Original Principal O/S balance	526.374.363,25	2.892.629.455,66	3.419.003.818,91	-	-	-
A.5	Average Current Principal O/S balance	86.032,23	37.284,27	41.015,75	-	-	-
A.6	Average Original Principal O/S balance	102.787,42	61.169,18	65.235,71	-	-	-
A.7	Maximum Current Principal O/S balance	1.547.219,24	3.869.678,17	3.869.678,17	-	-	-
A.8	Maximum Original Principal O/S balance	1.300.000,00	5.000.000,00	5.000.000,00	-	-	-
A.9	Total Number of Loans	5.121	47.289	52.410	-	-	-
A.10	Weighted Average Seasoning (years)	11,82	11,20	11,31	-	-	-
A.11	Weighted Average Remaining Maturity (years)	14,76	17,35	16,88	-	-	-
A.12	Weighted Average Current Indexed LTV percent (%)	82,37	76,31	77,40	-	-	-
A.13	Weighted Average Current Unindexed LTV percent (%)	53,70	48,33	49,30	-	-	-
A.14	Weighted Average Original LTV percent (%)	65,42	67,97	67,51	-	-	-
A.15	Weighted Average Interest Rate - Total (%)	0,64	2,07	1,81	-	-	-
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,60	1,23	0,95	-	-	-
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	82,47	67,16	69,91	-	-	-
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	14,52	21,48	20,23	-	-	-
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	3,01	11,33	9,83	-	-	-
A.20	OS Principal of Performing Loans - 90+ (%)	NULL	0,04	0,03	-	-	-
A.21	FX Rate	1,14	1,00	-	-	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/10/2018					
		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	235	55.885,78	6.992	1.011.234,87	7.227	1.060.261,78
B.2	Partial Prepayments	0	0,00	1	6.000,00	1	6.000,00
B.3	Whole Prepayments	0	0,00	4	73.881,91	4	73.881,91
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>55.885,78</b>	-	<b>1.091.116,78</b>	-	<b>1.140.143,69</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/10/2018					
		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	117	6.373,66	6.129	420.973,47	6.246	426.564,89
C.2	Interest From Overdues	222	177,12	2.266	1.532,73	2.488	1.688,11
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>6.550,78</b>	-	<b>422.506,20</b>	-	<b>428.253,00</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/10/2018					
		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	5.007	427.297.647,50	40.259	1.562.830.873,99	45.266	1.937.686.253,85
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	114	13.273.408,79	7.014	199.681.274,70	7.128	211.325.637,18
A.3	<b>Totals (A1+ A2)</b>	<b>5.121</b>	<b>440.571.056,29</b>	<b>47.273</b>	<b>1.762.512.148,69</b>	<b>52.394</b>	<b>2.149.011.891,03</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0,00	16	623.485,57	16	623.485,57
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
A.6	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0,00</b>	<b>16</b>	<b>623.485,57</b>	<b>16</b>	<b>623.485,57</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/10/2018					
		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	89	8.275.334,71	6.437	180.820.559,50	6.526	188.080.261,85
B.2	60 Days < Installment <= 89 Days	25	4.998.074,08	577	18.860.715,20	602	23.245.375,33
B.3	<b>Total (B1+B2=A4)</b>	<b>114</b>	<b>13.273.408,79</b>	<b>7.014</b>	<b>199.681.274,70</b>	<b>7.128</b>	<b>211.325.637,18</b>
B.4	90 Days < Installment <= 119 Days	0	0,00	16	623.485,57	16	623.485,57
B.5	120 Days < Installment <= 360 Days	0	0,00	0	0,00	0	0,00
B.6	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0,00</b>	<b>16</b>	<b>623.485,57</b>	<b>16</b>	<b>623.485,57</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At October-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	459.283.694,32	444.638,37	1.891.058.846,48	160.980,45	2.293.974.623,58	551.048,32
A.2	Number of Loans	5.125	4	47.297	4	52.422	8



## Statutory Tests

as of 31/10/2018

Outstanding Bonds Principal	500.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	84.000,00	
Total Bonds Amount	<b>500.084.000,00</b>	
Current Outstanding Balance of Loans	2.149.635.376,60	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1.869.215.208,48	
B. Accrued Interest on Loans	4.572.728,91	
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	5.000.000,00	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1.868.787.937,38</b>	
Bonds / Nominal Value Assets Percentage	578.131.791,91	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2.207.676.797,38	
Net Present Value of Liabilities	506.943.492,26	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.175.603.763,70	
Net Present Value of Liabilities	504.709.212,59	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.277.283.133,24	
Net Present Value of Liabilities	522.622.510,60	
<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	30.598.080,39	
Interest due on all series of covered bonds during 1st year	2.288.942,98	
<b>Parameters</b>		
LTV Cap	80,00%	
Asset Percentage <sup>3</sup>	86,50%	
Negative carry Margin	0,50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	2.314.644,88	
Required Reserve Amount	2.311.456,89	
Amount credited to the account (payment to BoNY)	0,00	
Available (Outstanding) Reserve Amount t	2.314.644,88	

<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	5.121	9,77%	386.499.742,34	17,98%
EUR	47.289	90,23%	1.763.135.634,26	82,02%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	18.950	36,16%	406.251.541,48	11,88%
37.501 - 75.000	17.991	34,33%	1.014.446.428,69	29,67%
75.001 - 100.000	6.991	13,34%	618.580.241,63	18,09%
100.001 - 150.000	5.450	10,40%	672.073.754,04	19,66%
150.001 - 250.000	2.330	4,45%	439.275.918,36	12,85%
250.001 - 500.000	612	1,17%	199.507.361,91	5,84%
500.001 +	86	0,16%	68.868.572,80	2,01%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>3.419.003.818,91</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	31.769	60,62%	561.704.157,67	26,13%
37.501 - 75.000	13.667	26,08%	714.066.936,39	33,22%
75.001 - 100.000	3.334	6,36%	286.422.144,45	13,32%
100.001 - 150.000	2.288	4,37%	273.804.816,86	12,74%
150.001 - 250.000	1.027	1,96%	190.313.232,57	8,85%
250.001 - 500.000	280	0,53%	90.259.301,50	4,20%
500.001 +	45	0,09%	33.064.787,16	1,54%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16.744	31,95%	478.884.927,12	01/1900
2005	5.028	9,59%	236.343.484,72	10,99%
2006	7.138	13,62%	364.493.508,44	16,96%
2007	6.251	11,93%	318.691.651,21	14,83%
2008	3.509	6,70%	186.987.336,78	8,70%
2009	1.941	3,70%	103.820.683,90	4,83%
2010	2.338	4,46%	120.117.072,53	5,59%
2011	1.266	2,42%	53.698.316,50	2,50%
2012	1.514	2,89%	57.000.642,24	2,65%
2013	990	1,89%	38.443.603,54	1,79%
2014	236	0,45%	7.686.424,14	0,36%
2015	187	0,36%	5.229.853,66	0,24%
2016	2.793	5,33%	90.993.987,87	4,23%
2017	1.853	3,54%	62.039.094,79	2,89%
2018	622	1,19%	25.204.789,17	1,17%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	5.097	9,73%	90.456.120,62	4,21%
2021 - 2025	9.875	18,84%	237.478.632,84	11,05%
2026 - 2030	11.798	22,51%	386.834.169,62	18,00%
2031 - 2035	8.418	16,06%	400.681.924,44	18,64%
2036 - 2040	6.456	12,32%	393.417.645,09	18,30%
2041 - 2045	4.199	8,01%	250.959.334,24	11,67%
2046 +	6.567	12,53%	389.807.549,74	18,13%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</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	8.080	15,42%	156.311.931,08	7,27%
40.01 - 60 months	2.556	4,88%	53.387.844,91	2,48%
60.01 - 90 months	4.663	8,90%	129.540.633,34	6,03%
90.01 - 120 months	5.548	10,59%	152.843.004,87	7,11%
120.01 - 150 months	6.186	11,80%	237.220.165,39	11,04%
150.01 - 180 months	5.227	9,97%	237.116.090,97	11,03%
over 180 months	20.150	38,45%	1.183.215.706,04	55,04%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</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%	10.211	19,48%	565.941.490,28	26,33%
1.01% - 2.00%	21.611	41,23%	1.023.358.656,18	47,61%
2.01% - 3.00%	4.505	8,60%	145.625.029,04	6,77%
3.01% - 4.00%	3.244	6,19%	107.924.948,43	5,02%
4.01% - 5.00%	10.397	19,84%	263.207.046,41	12,24%
5.01% - 6.00%	955	1,82%	23.584.702,36	1,10%
6.01% - 7.00%	1.091	2,08%	13.200.380,70	0,61%
7.01% +	396	0,76%	6.793.123,19	0,32%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</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%	7.984	15,23%	89.081.204,05	4,14%
20.01% - 30.00%	4.896	9,34%	111.728.452,66	5,20%
30.01% - 40.00%	5.105	9,74%	154.048.902,04	7,17%
40.01% - 50.00%	5.231	9,98%	192.209.683,85	8,94%
50.01% - 60.00%	5.238	9,99%	215.016.057,29	10,00%
60.01% - 70.00%	4.762	9,09%	230.443.891,36	10,72%
70.01% - 80.00%	4.061	7,75%	216.703.874,23	10,08%
80.01% - 90.00%	3.411	6,51%	191.710.360,21	8,92%
90.01% - 100.00%	3.011	5,75%	180.763.221,42	8,41%
100.00% +	8.711	16,62%	567.929.729,49	26,42%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</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%	11.349	21,65%	182.519.034,17	8,49%
20.01% - 30.00%	7.975	15,22%	241.289.231,28	11,22%
30.01% - 40.00%	8.784	16,76%	345.569.674,38	16,08%
40.01% - 50.00%	8.446	16,12%	399.961.771,49	18,61%
50.01% - 60.00%	6.339	12,10%	348.761.744,80	16,22%
60.01% - 70.00%	4.513	8,61%	273.097.767,26	12,70%
70.01% - 80.00%	3.148	6,01%	213.288.199,01	9,92%
80.01% - 90.00%	1.268	2,42%	90.003.490,05	4,19%
90.01% - 100.00%	380	0,73%	29.965.405,10	1,39%
100.00% +	208	0,40%	25.179.059,07	1,17%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</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%	3.128	5,97%	49.196.229,89	2,29%
20.01% - 30.00%	4.091	7,81%	89.179.860,10	4,15%
30.01% - 40.00%	5.606	10,70%	160.098.173,59	7,45%
40.01% - 50.00%	7.077	13,50%	247.733.855,63	11,52%
50.01% - 60.00%	7.506	14,32%	310.277.755,89	14,43%
60.01% - 70.00%	7.067	13,48%	314.436.693,90	14,63%
70.01% - 80.00%	7.117	13,58%	378.397.465,65	17,60%
80.01% - 90.00%	5.157	9,84%	272.886.536,00	12,69%
90.01% - 100.00%	2.981	5,69%	203.062.190,66	9,45%
100.00% +	2.680	5,11%	124.366.615,29	5,79%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20.709	39,51%	1.040.167.714,76	48,39%
Thessaloniki	7.906	15,08%	304.375.296,70	14,16%
Macedonia	6.386	12,18%	192.083.296,13	8,94%
Peloponnese	3.852	7,35%	135.513.549,27	6,30%
Thessaly	3.831	7,31%	115.544.378,60	5,38%
Sterea Ellada	2.826	5,39%	92.461.865,25	4,30%
Creta Island	1.943	3,71%	80.547.673,45	3,75%
Ionian Islands	778	1,48%	31.209.384,84	1,45%
Thrace	1.312	2,50%	41.360.401,34	1,92%
Epirus	1.528	2,92%	50.094.413,78	2,33%
Aegean Islands	1.339	2,55%	66.277.402,47	3,08%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	768	1,47%	31.122.637,89	1,45%
12 - 24	2.399	4,58%	78.707.848,52	3,66%
24 - 36	2.173	4,15%	70.213.975,23	3,27%
36 - 60	433	0,83%	14.238.839,95	0,66%
60 - 96	3.800	7,25%	152.546.123,02	7,10%
over 96	42.837	81,73%	1.802.805.952,00	83,87%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</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	3.996	7,62%	122.607.762,78	5,70%
5 - 10 years	404	0,77%	4.424.481,96	0,21%
10 - 15 years	5.416	10,33%	115.662.696,90	5,38%
15 - 20 years	6.852	13,07%	202.678.492,17	9,43%
20 - 25 years	8.211	15,67%	345.322.635,36	16,08%
25 - 30 years	15.396	29,38%	650.418.405,71	30,28%
30 - 35 years	4.527	8,64%	254.375.441,73	11,83%
35 years +	7.608	14,52%	454.145.459,99	21,13%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40.115	76,54%	1.578.923.187,95	73,45%
Houses	12.295	23,46%	570.712.188,65	26,55%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10.682	20,38%	435.180.527,10	20,24%
Purchase	25.848	49,32%	1.156.709.994,16	53,81%
Repair	11.188	21,35%	428.822.074,01	19,95%
Construction (re-mortgage)	140	0,27%	9.850.670,29	0,46%
Purchase (re-mortgage)	709	1,35%	38.219.826,70	1,78%
Repair (re-mortgage)	412	0,79%	21.464.016,56	1,00%
Equity Release	3.431	6,55%	59.388.267,79	2,76%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47.489	90,61%	1.993.862.225,48	92,75%
Balloon	4.921	9,39%	155.773.151,12	7,25%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	51.201	97,69%	2.113.423.324,29	98,32%
Fixed Converting to Floating	1.084	2,07%	34.098.721,51	1,59%
Fixed to Maturity	125	0,24%	2.113.330,79	0,10%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3.780	7,38%	303.732.288,79	14,37%
Libor 3 Months (CHF)	900	1,76%	62.810.363,00	2,97%
ECB Tracker	18.926	36,96%	820.524.662,59	38,82%
Euribor 1 Month	1.873	3,66%	108.477.726,94	5,13%
Euribor 3 Months	9.594	18,74%	412.863.663,06	19,54%
Libor 1 Month (Euro)	62	0,12%	1.371.281,24	0,06%
Eurobank OEK's Rate	324	0,63%	4.822.446,82	0,23%
Euribor 6 Months	3	0,01%	25.565,97	0,00%
TBank OEK's Rate	44	0,09%	553.945,13	0,03%
TBank GG Rate	13	0,03%	250.080,99	0,01%
Originator Rate	15.682	30,63%	397.991.299,77	18,83%
<b>Grand Total</b>	<b>51.201</b>	<b>100,00%</b>	<b>2.113.423.324,29</b>	<b>100,00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2	0,18%	15.919,27	0,05%
Libor 3 Months (CHF)	36	3,32%	1.649.632,62	4,84%
ECB Tracker	80	7,38%	3.220.826,74	9,45%
Euribor 1 Month	117	10,79%	4.704.149,45	13,80%
Euribor 3 Months	721	66,51%	18.954.330,56	55,59%
Originator Rate	128	11,81%	5.553.862,87	16,29%
<b>Grand Total</b>	<b>1.084</b>	<b>100,00%</b>	<b>34.098.721,51</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	149	13,75%	5.696.393,47	16,71%
1 Jan 2021 +	935	86,25%	28.402.328,04	83,29%
<b>Grand Total</b>	<b>1.084</b>	<b>100,00%</b>	<b>34.098.721,51</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	51.304	97,89%	2.097.629.915,77	97,58%
Y	1.106	2,11%	52.005.460,83	2,42%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	57	5,15%	2.341.761,81	4,50%
OEK Subsidy	1.048	94,76%	49.640.021,15	95,45%
Greek Government & OEK Subsidy	1	0,09%	23.677,87	0,05%
<b>Grand Total</b>	<b>1.106</b>	<b>100,00%</b>	<b>52.005.460,83</b>	<b>100,00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29.683	56,64%	1.469.254.942,91	68,35%
Y	22.727	43,36%	680.380.433,69	31,65%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50.338	96,05%	2.005.845.315,76	93,31%
Y	2.072	3,95%	143.790.060,84	6,69%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51.197	97,69%	2.062.392.450,61	95,94%
S	1.213	2,31%	87.242.925,99	4,06%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46.816	89,33%	1.981.263.164,70	92,17%
Y	5.594	10,67%	168.372.211,89	7,83%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
OTHER PROFESSIONS	12.847	24,51%	649.016.623,90	30,19%
PENSIONER	9.251	17,65%	271.408.768,61	12,63%
OTHER PRIVATE EMPLOYEES	7.141	13,63%	303.180.171,76	14,10%
CIVIL SERVANT	6.478	12,36%	219.424.682,26	10,21%
UNEMPLOYED	3.577	6,83%	120.565.038,96	5,61%
OTHER SELF EMPLOYED	2.828	5,40%	141.578.521,49	6,59%
TEACHER	1.769	3,38%	62.774.443,82	2,92%
PRIMARY SCHOOL TEACHERS	1.469	2,80%	47.220.164,33	2,20%
CIVIL SERVANT - POLICEMAN	1.427	2,72%	67.482.155,82	3,14%
SALESMAN	1.161	2,22%	45.263.231,78	2,11%
BANK EMPLOYEE	1.133	2,16%	82.752.660,50	3,85%
MILITARY PERSONNEL	1.117	2,13%	52.785.154,98	2,46%
HOUSEWIFE	1.009	1,93%	40.258.118,81	1,87%
FARMER	639	1,22%	18.818.597,53	0,88%
ACCOUNTANT	564	1,08%	27.107.042,06	1,26%
<b>Grand Total</b>	<b>52.410</b>	<b>100,00%</b>	<b>2.149.635.376,60</b>	<b>100,00%</b>