

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



Report No: 2
Reporting Date: 20/12/2018

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2018	30/11/2018

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	63	Act/360	0.4320%	378,000.00	-
2	16-Nov-18	20-Feb-19	34	Act/360	0.1840%	112,955.56	-
3	16-Nov-18	21-Jan-19	34	Act/360	0.1600%	98,222.22	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 30/11/2018			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	272,566,526.72	2,016,967,961.36	2,257,326,450.53	440,571,056.29	1,763,135,634.26	2,149,635,376.60
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	272,566,526.72	2,016,404,224.98	2,256,762,714.15	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)	253,721,110.63	1,910,794,889.77	2,134,534,846.23	380,266,564.66	1,535,618,783.65	1,869,215,208.48
A.4	Aggregate Original Principal O/S balance	349,100,688.10	3,780,741,351.39	4,129,842,039.49	526,374,363.25	2,892,629,455.66	3,419,003,818.91
A.5	Average Current Principal O/S balance	88,899.72	37,408.76	39,614.03	86,032.23	37,284.27	41,015.75
A.6	Average Original Principal O/S balance	113,861.93	70,121.51	72,474.98	102,787.42	61,169.18	65,235.71
A.7	Maximum Current Principal O/S balance	713,048.23	4,538,447.86	4,538,447.86	1,547,219.24	3,869,678.17	3,869,678.17
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,500,000.00	5,500,000.00	1,300,000.00	5,000,000.00	5,000,000.00
A.9	Total Number of Loans	3,066.00	53,917.00	56,983.00	5,121	47,289	52,410
A.10	Weighted Average Seasoning (years)	12.34	11.82	11.87	11.82	11.20	11.31
A.11	Weighted Average Remaining Maturity (years)	13.64	15.11	14.96	14.76	17.35	16.88
A.12	Weighted Average Current Indexed LTV percent (%)	71.42	60.05	61.26	82.37	76.31	77.40
A.13	Weighted Average Current Unindexed LTV percent (%)	46.32	39.15	39.91	53.70	48.33	49.30
A.14	Weighted Average Original LTV percent (%)	62.37	60.91	61.06	65.42	67.97	67.51
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.30	2.12	0.64	2.07	1.81
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.13	0.94	0.60	1.23	0.95
A.17	Current Principal of Perform. Loans - Bucket 0 (%)	88.17	72.73	74.37	82.47	67.16	69.91
A.18	Current Principal of Perform. Loans - Bucket 1 (%)	10.41	16.78	16.10	14.52	21.48	20.23
A.19	Current Principal of Loans in Arrears - Bucket 2-6 (%)	1.41	10.47	9.50	3.01	11.33	9.83
A.20	OS Principal of Performing Loans - 90+ (%)	NULL	0.03	0.02	NULL	0.04	0.03
A.21	FX Rate	1.13	1.00		1.14	1.00	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/11/2018					
		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	5,379	2,140,691.59	50,971	8,677,520.71	56,350	10,565,255.80
B.2	Partial Prepayments	1	1,602.78	53	575,702.75	54	577,116.14
B.3	Whole Prepayments	2	125,198.84	39	713,124.09	41	823,528.71
B.4	Total Principal Receipts (B1+B2+B3)	-	2,267,493.21	-	9,966,347.55	-	11,965,900.65

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/11/2018					
		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	4,992	204,314.97	47,682	2,863,999.03	52,674	3,044,170.96
C.2	Interest From Overdues	1,243	963.17	10,215	6,936.08	11,458	7,785.44
C.3	Total Interest Receipts (C1+C2)	-	205,278.14	-	2,870,935.11	-	3,051,956.40
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/11/2018					
		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	3,027	268,716,001.98	47,191	1,805,255,864.10	50,218	2,042,218,828.81
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	39	3,850,524.74	6,706	211,148,360.88	6,745	214,543,885.34
A.3	Totals (A1+ A2)	3,066	272,566,526.72	53,897	2,016,404,224.98	56,963	2,256,762,714.15
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	20	563,736.38	20	563,736.38
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	20	563,736.38	20	563,736.38

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/11/2018					
		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	30	3,249,261.25	5,820	181,010,788.20	5,850	183,876,097.94
B.2	60 Days < Installment <= 89 Days	9	601,263.49	886	30,137,572.68	895	30,667,787.40
B.3	Total (B1+B2=A4)	39	3,850,524.74	6,706	211,148,360.88	6,745	214,543,885.34
B.4	90 Days < Installment <= 119 Days	0	0.00	20	563,736.38	20	563,736.38
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	0	0.00	20	563,736.38	20	563,736.38

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At November-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	98,326,360.24	282,194,234.22	1,177,668,797.27	1,041,110,138.89	1,264,376,345.98	1,289,958,669.95
A.2	Number of Loans	888	2,940	32,796	26,119	33,684	29,059



Statutory Tests

as of 30/11/2018

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds ¹	357,166.67	
Total Bonds Amount	1,800,357,166.67	
Current Outstanding Balance of Loans	2,257,326,450.53	
A. Adjusted Outstanding Principal of Loans ²	2,134,534,846.23	
B. Accrued Interest on Loans	5,462,292.77	
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	11,752,083.33	
Nominal Value (A+B+C+D-Z)	2,128,245,055.67	
Bonds / Nominal Value Assets Percentage	2,081,337,764.93	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,511,297,042.41	
Net Present Value of Liabilities	1,813,006,911.78	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,481,966,988.32	
Net Present Value of Liabilities	1,806,885,017.89	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,572,805,974.87	
Net Present Value of Liabilities	1,854,996,929.61	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	41,861,908.61	
Interest due on all series of covered bonds during 1st year	4,804,640.80	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	4,854,734.92	
Required Reserve Amount	4,934,673.33	
Amount credited to the account (payment to BoNY)	79,938.41	
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	3,066	5.38%	240,358,489.17	10.65%
EUR	53,917	94.62%	2,016,967,961.36	89.35%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,271	26.80%	370,360,125.55	8.97%
37.501 - 75.000	22,068	38.73%	1,250,919,109.84	30.29%
75.001 - 100.000	9,013	15.82%	803,761,837.62	19.46%
100.001 - 150.000	7,181	12.60%	888,331,338.63	21.51%
150.001 - 250.000	2,667	4.68%	503,049,105.14	12.18%
250.001 - 500.000	668	1.17%	218,312,275.38	5.29%
500.001 +	115	0.20%	95,108,247.33	2.30%
Grand Total	56,983	100.00%	4,129,842,039.49	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,704	60.90%	646,674,863.33	28.65%
37.501 - 75.000	15,558	27.30%	808,893,629.77	35.83%
75.001 - 100.000	3,502	6.15%	300,098,578.56	13.29%
100.001 - 150.000	2,177	3.82%	259,271,610.31	11.49%
150.001 - 250.000	802	1.41%	146,766,417.50	6.50%
250.001 - 500.000	204	0.36%	67,034,890.05	2.97%
500.001 +	36	0.06%	28,586,461.01	1.27%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,662	29.24%	493,316,616.66	01/1900
2005	6,341	11.13%	278,790,206.68	12.35%
2006	8,963	15.73%	404,338,435.27	17.91%
2007	7,834	13.75%	329,854,501.76	14.61%
2008	4,748	8.33%	212,440,215.53	9.41%
2009	3,050	5.35%	140,319,589.51	6.22%
2010	3,143	5.52%	153,858,166.75	6.82%
2011	1,919	3.37%	70,943,019.65	3.14%
2012	1,498	2.63%	50,294,604.55	2.23%
2013	1,198	2.10%	42,420,715.15	1.88%
2014	419	0.74%	11,870,735.80	0.53%
2015	159	0.28%	5,114,165.71	0.23%
2016	133	0.23%	6,149,635.10	0.27%
2017	407	0.71%	25,374,661.25	1.12%
2018	509	0.89%	32,241,181.16	1.43%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	3,026	5.31%	21,009,146.18	0.93%
2021 - 2025	13,796	24.21%	317,191,754.43	14.05%
2026 - 2030	16,145	28.33%	555,234,891.77	24.60%
2031 - 2035	10,809	18.97%	526,949,255.82	23.34%
2036 - 2040	7,141	12.53%	436,923,082.96	19.36%
2041 - 2045	2,854	5.01%	186,145,292.83	8.25%
2046 +	3,212	5.64%	213,873,026.54	9.47%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,307	11.07%	65,393,824.77	2.90%
40.01 - 60 months	5,116	8.98%	108,549,410.25	4.81%
60.01 - 90 months	6,232	10.94%	192,804,618.46	8.54%
90.01 - 120 months	7,534	13.22%	227,779,272.32	10.09%
120.01 - 150 months	8,421	14.78%	330,532,092.39	14.64%
150.01 - 180 months	6,622	11.62%	299,354,815.98	13.26%
over 180 months	16,751	29.40%	1,032,912,416.36	45.76%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3,941	6.92%	299,588,261.23	13.27%
1.01% - 2.00%	31,422	55.14%	1,354,717,918.68	60.01%
2.01% - 3.00%	3,918	6.88%	104,158,916.65	4.61%
3.01% - 4.00%	2,050	3.60%	94,133,358.79	4.17%
4.01% - 5.00%	10,484	18.40%	305,620,972.11	13.54%
5.01% - 6.00%	1,241	2.18%	27,091,611.80	1.20%
6.01% - 7.00%	2,329	4.09%	41,256,203.32	1.83%
7.01% +	1,598	2.80%	30,759,207.95	1.36%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,457	16.60%	125,438,131.81	5.56%
20.01% - 30.00%	8,195	14.38%	195,078,077.38	8.64%
30.01% - 40.00%	7,523	13.20%	241,929,939.96	10.72%
40.01% - 50.00%	7,098	12.46%	280,324,124.95	12.42%
50.01% - 60.00%	6,511	11.43%	305,522,258.66	13.53%
60.01% - 70.00%	5,465	9.59%	293,674,532.42	13.01%
70.01% - 80.00%	4,142	7.27%	244,803,638.81	10.84%
80.01% - 90.00%	3,137	5.51%	202,130,817.14	8.95%
90.01% - 100.00%	2,386	4.19%	160,225,011.22	7.10%
100.00% +	3,069	5.39%	208,199,918.18	9.22%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,396	28.77%	312,557,685.57	13.85%
20.01% - 30.00%	11,211	19.67%	386,279,721.50	17.11%
30.01% - 40.00%	11,004	19.31%	474,880,831.60	21.04%
40.01% - 50.00%	8,982	15.76%	466,313,515.77	20.66%
50.01% - 60.00%	5,650	9.92%	345,000,044.99	15.28%
60.01% - 70.00%	2,746	4.82%	187,042,520.87	8.29%
70.01% - 80.00%	852	1.50%	66,073,787.97	2.93%
80.01% - 90.00%	115	0.20%	11,768,856.71	0.52%
90.01% - 100.00%	17	0.03%	1,808,468.55	0.08%
100.00% +	10	0.02%	5,601,016.99	0.25%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,727	4.79%	50,334,188.39	2.23%
20.01% - 30.00%	4,841	8.50%	121,653,487.90	5.39%
30.01% - 40.00%	7,100	12.46%	214,410,787.44	9.50%
40.01% - 50.00%	9,110	15.99%	321,615,088.55	14.25%
50.01% - 60.00%	9,776	17.16%	400,344,874.19	17.74%
60.01% - 70.00%	8,713	15.29%	381,145,331.73	16.88%
70.01% - 80.00%	8,179	14.35%	402,180,613.63	17.82%
80.01% - 90.00%	4,111	7.21%	209,195,935.35	9.27%
90.01% - 100.00%	2,163	3.80%	143,475,370.92	6.36%
100.00% +	263	0.46%	12,970,772.44	0.57%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,436	39.37%	1,055,539,910.59	46.76%
Thessaloniki	8,344	14.64%	295,312,476.49	13.08%
Macedonia	6,873	12.06%	207,034,003.15	9.17%
Peloponnese	4,217	7.40%	154,416,967.01	6.84%
Thessaly	4,219	7.40%	131,601,276.59	5.83%
Sterea Ellada	3,166	5.56%	104,754,464.62	4.64%
Creta Island	2,272	3.99%	96,991,133.37	4.30%
Ionian Islands	946	1.66%	41,257,315.45	1.83%
Thrace	1,436	2.52%	44,909,261.51	1.99%
Epirus	1,782	3.13%	60,959,392.04	2.70%
Aegean Islands	1,292	2.27%	64,550,249.71	2.86%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	572	1.00%	35,400,752.63	1.57%
12 - 24	355	0.62%	22,844,352.29	1.01%
24 - 36	125	0.22%	6,047,357.97	0.27%
36 - 60	609	1.07%	17,510,435.74	0.78%
60 - 96	4,554	7.99%	161,401,083.10	7.15%
over 96	50,768	89.09%	2,014,122,468.80	89.23%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	18	0.03%	251,522.09	0.01%
5 - 10 years	998	1.75%	12,784,689.25	0.57%
10 - 15 years	11,289	19.81%	233,080,456.19	10.33%
15 - 20 years	10,914	19.15%	346,115,705.44	15.33%
20 - 25 years	10,120	17.76%	469,500,953.68	20.80%
25 - 30 years	16,586	29.11%	753,860,795.40	33.40%
30 - 35 years	3,221	5.65%	197,304,357.80	8.74%
35 years +	3,837	6.73%	244,427,970.69	10.83%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	44,497	78.09%	1,658,456,462.42	73.47%
Houses	12,486	21.91%	598,869,988.11	26.53%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,392	21.75%	523,399,604.23	23.19%
Purchase	30,240	53.07%	1,265,842,756.42	56.08%
Repair	10,662	18.71%	354,012,589.78	15.68%
Construction (re-mortgage)	118	0.21%	7,488,878.74	0.33%
Purchase (re-mortgage)	606	1.06%	28,295,708.59	1.25%
Repair (re-mortgage)	397	0.70%	18,382,221.24	0.81%
Equity Release	2,568	4.51%	59,904,691.53	2.65%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,751	99.59%	2,239,696,007.18	99.22%
Balloon	232	0.41%	17,630,443.35	0.78%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	56,329	98.85%	2,237,347,241.67	99.11%
Fixed Converting to Floating	414	0.73%	15,621,714.91	0.69%
Fixed to Maturity	240	0.42%	4,357,493.95	0.19%
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	2,628	4.67%	207,559,903.16	9.28%	
Libor 3 Months (CHF)	387	0.69%	29,625,063.45	1.32%	
ECB Tracker	28,436	50.48%	1,138,111,634.74	50.87%	
Euribor 1 Month	1,964	3.49%	94,516,089.68	4.22%	
Euribor 3 Months	8,627	15.32%	401,635,013.90	17.95%	
Libor 1 Month (Euro)	77	0.14%	1,355,024.55	0.06%	
Eurobank OEK's Rate	335	0.59%	4,454,004.20	0.20%	
Euribor 6 Months	8	0.01%	67,559.98	0.00%	
TBank OEK's Rate	216	0.38%	2,552,587.09	0.11%	
TBank GG Rate	31	0.06%	585,354.49	0.03%	
Originator Rate	13,620	24.18%	356,885,006.44	15.95%	
Grand Total	56,329	100.00%	2,237,347,241.67	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	87	21.01%	3,413,512.69	21.85%	
Euribor 1 Month	51	12.32%	2,124,747.09	13.60%	
Euribor 3 Months	55	13.29%	1,609,481.93	10.30%	
Originator Rate	221	53.38%	8,473,973.20	54.24%	
Grand Total	414	100.00%	15,621,714.91	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	71	17.15%	2,075,776.93	13.29%	
1 Jan 2021 +	342	82.61%	13,510,872.98	86.49%	
Grand Total	414	100.00%	15,621,714.91	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,946	98.18%	2,208,214,272.11	97.82%	
Y	1,037	1.82%	49,112,178.42	2.18%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	56	5.40%	2,366,322.14	4.82%	
OEK Subsidy	981	94.60%	46,745,856.28	95.18%	
Grand Total	1,037	100.00%	49,112,178.42	100.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	45,519	79.88%	1,941,523,742.09	86.01%	
Y	11,464	20.12%	315,802,708.44	13.99%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	54,785	96.14%	2,127,393,659.91	94.24%	
Y	2,198	3.86%	129,932,790.62	5.76%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,983	100.00%	2,257,326,450.53	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,020	91.29%	2,116,244,095.39	93.75%	
Y	4,963	8.71%	141,082,355.14	6.25%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,512	25.47%	675,290,710.17	29.92%	
Pensioner	9,690	17.01%	300,258,755.70	13.30%	
Other Private Employees	8,651	15.18%	336,233,555.74	14.90%	
Civil Servant	7,485	13.14%	269,565,432.91	11.94%	
Other Self Employed	2,862	5.02%	139,246,480.60	6.17%	
Unemployed	2,703	4.74%	87,403,320.45	3.87%	
Teacher	2,152	3.78%	79,652,995.92	3.53%	
Civil Servant - Policeman	1,720	3.02%	79,049,632.04	3.50%	
Civil Servant - Primary School Teachers	1,561	2.74%	54,743,747.73	2.43%	
Salesman	1,372	2.41%	46,457,475.32	2.06%	
Military Personnel	1,328	2.33%	58,380,617.20	2.59%	
Housewife	1,141	2.00%	42,397,809.20	1.88%	
Accountant	752	1.32%	32,821,066.85	1.45%	
Civil Servant - Nurse/Midwife	527	0.92%	21,079,911.62	0.93%	
Lawyers - Jurists	527	0.92%	34,744,939.07	1.54%	
Grand Total	56,983	100.00%	2,257,326,450.53	100.00%	