

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



Report No: 16
Reporting Date: 20/2/2020

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2020	31/1/2020

Service Provider: EUROBANK
Issuer Event of Default: NO
Covered Bond Event of Default: NO

I Programme as of 20/2/2020

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-20	20-Nov-70
3	16-Nov-18	XS1910934535	BBB+	500,000,000.00	Euribor 3M + 0,50%	20-Jan-21	20-Jan-71
				1,650,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.85

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-20	21-Apr-20	31	Act/360	0.3570%	153,708.33	-
2	20-Nov-19	20-Feb-20	92	Act/360	0.0970%	161,127.78	161,127.78
3	20-Jan-20	21-Apr-20	31	Act/360	0.1070%	46,069.44	7,579.17 *

* due to partial cancellation of 150 m /vtd 06/02/2020

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2020			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	324,278,497.52	1,908,473,301.68	2,211,707,355.84	330,777,397.68	1,935,964,300.05	2,240,715,910.22
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	324,278,497.52	1,907,125,129.60	2,210,359,183.76	330,715,427.93	1,934,292,997.70	2,238,987,513.94
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	304,576,449.52	1,859,970,241.65	2,144,780,835.93	311,593,029.74	1,885,297,649.44	2,172,374,330.61
A.4	Aggregate Original Principal O/S balance	437,835,394.24	3,802,422,390.78	4,240,257,785.02	442,767,664.58	3,833,009,405.57	4,275,777,070.15
A.5	Average Current Principal O/S balance	84,469.52	34,769.69	37,660.19	85,186.04	34,979.93	37,832.04
A.6	Average Original Principal O/S balance	114,049.33	69,274.76	72,201.64	114,027.21	69,256.65	72,191.82
A.7	Maximum Current Principal O/S balance	1,164,019.98	1,091,208.67	1,091,208.67	1,165,154.79	1,095,996.15	1,095,996.15
A.8	Maximum Original Principal O/S balance	1,160,000.00	2,000,000.00	2,000,000.00	1,160,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,839	54,889	58,728	3,883	55,345	59,228
A.10	Weighted Average Seasoning (years)	13.44	12.65	12.76	13.36	12.57	12.68
A.11	Weighted Average Remaining Maturity (years)	13.82	15.18	14.99	13.80	15.20	15.01
A.12	Weighted Average Current Indexed LTV percent (%)	68.01	51.22	53.52	67.46	51.46	53.63
A.13	Weighted Average Current Unindexed LTV percent (%)	49.41	38.19	39.73	48.97	38.34	39.78
A.14	Weighted Average Original LTV percent (%)	62.97	60.74	61.04	63.00	60.71	61.02
A.15	Weighted Average Interest Rate - Total (%)	0.64	2.30	2.07	0.60	2.30	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.11	0.90	0.53	1.10	0.88
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.27	90.52	91.58	98.34	90.56	91.62
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.30	8.38	7.41	1.01	8.39	7.39
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.43	1.03	0.95	0.64	0.96	0.92
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.07	0.06	0.02	0.09	0.08
A.21	FX Rate	1.0694	-	-	1.0854	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2020					
		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	5,204	2,270,247.56	69,283	13,581,850.58	74,487	15,704,767.69
B.2	Partial Prepayments	5	22,066.21	138	1,237,330.93	143	1,257,965.13
B.3	Whole Prepayments	0	0.00	52	927,443.59	52	927,443.59
B.4	Total Principal Receipts (B1+B2+B3)	-	2,292,313.77	-	15,746,625.10	-	17,890,176.41

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2020					
		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	4,380	163,355.78	62,921	3,659,846.74	67,301	3,812,601.35
C.2	Interest From Overdues	2,184	1,099.56	14,984	11,236.31	17,168	12,264.51
C.3	Total Interest Receipts (C1+C2)	-	164,455.34	-	3,671,083.05	-	3,824,865.86
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2020					
		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	3,780	318,671,045.00	48,578	1,727,541,929.11	52,358	2,025,532,433.13
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	59	5,607,452.52	6,271	179,583,200.49	6,330	184,826,750.63
A.3	Totals (A1+ A2)	3,839	324,278,497.52	54,849	1,907,125,129.60	58,688	2,210,359,183.76
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	40	1,348,172.08	40	1,348,172.08
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	40	1,348,172.08	40	1,348,172.08

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2020					
		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	49	4,204,240.00	5,655	159,877,894.50	5,704	163,809,295.29
B.2	60 Days < Installment <= 89 Days	10	1,403,212.52	616	19,705,305.99	626	21,017,455.34
B.3	Total (B1+B2=A4)	59	5,607,452.52	6,271	179,583,200.49	6,330	184,826,750.63
B.4	90 Days < Installment <= 119 Days	0	0.00	40	1,348,172.08	40	1,348,172.08
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	40	1,348,172.08	40	1,348,172.08

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2020					
		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	4,222,579.86	0.00	11,618,377.63	0.00	15,566,928.09
A.2	Number of Loans	0	42	0	320	0	362



Statutory Tests

as of 31/1/2020

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds ¹	210,534.72	
Total Bonds Amount	1,800,210,534.72	
Current Outstanding Balance of Loans	2,211,707,355.84	
A. Adjusted Outstanding Principal of Loans ²	2,144,780,835.93	
B. Accrued Interest on Loans	5,087,384.74	
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	7,685,416.67	
Nominal Value (A+B+C+D-Z)	2,142,182,804.00	
Bonds / Nominal Value Assets Percentage	2,081,168,248.23	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,499,155,117.83	
Net Present Value of Liabilities	1,807,704,635.58	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,470,956,620.26	
Net Present Value of Liabilities	1,801,971,386.44	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,635,747,550.54	
Net Present Value of Liabilities	1,839,194,666.38	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	35,623,033.28	
Interest due on all series of covered bonds during 1st year	2,204,670.91	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	2,987,130.17	
Required Reserve Amount	2,240,530.80	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	2,987,130.17	

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	3,839	6.54%	303,234,054.16	13.71%
EUR	54,889	93.46%	1,908,473,301.68	86.29%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,949	27.16%	382,595,295.47	9.02%
37.501 - 75.000	22,508	38.33%	1,275,121,377.45	30.07%
75.001 - 100.000	9,179	15.63%	817,770,385.38	19.29%
100.001 - 150.000	7,433	12.66%	919,428,543.94	21.68%
150.001 - 250.000	2,850	4.85%	537,844,504.40	12.68%
250.001 - 500.000	705	1.20%	229,322,756.13	5.41%
500.001 +	104	0.18%	78,174,922.25	1.84%
Grand Total	58,728	100.00%	4,240,257,785.02	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,465	63.79%	656,249,260.13	29.67%
37.501 - 75.000	14,626	24.90%	761,621,402.95	34.44%
75.001 - 100.000	3,362	5.72%	288,670,417.03	13.05%
100.001 - 150.000	2,197	3.74%	261,872,861.75	11.84%
150.001 - 250.000	843	1.44%	154,923,641.81	7.00%
250.001 - 500.000	200	0.34%	65,269,986.73	2.95%
500.001 +	35	0.06%	23,099,985.45	1.04%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,234	27.64%	449,841,288.90	0/1/1900
2005	6,612	11.26%	274,357,981.30	12.40%
2006	9,499	16.17%	400,325,640.65	18.10%
2007	8,540	14.54%	343,770,438.83	15.54%
2008	5,040	8.58%	210,863,684.25	9.53%
2009	3,007	5.12%	131,895,420.00	5.96%
2010	2,813	4.79%	120,970,018.37	5.47%
2011	1,741	2.96%	57,246,653.18	2.59%
2012	1,493	2.54%	50,189,052.28	2.27%
2013	1,166	1.99%	39,388,918.43	1.78%
2014	411	0.70%	11,326,010.46	0.51%
2015	203	0.35%	6,572,480.33	0.30%
2016	199	0.34%	9,448,479.59	0.43%
2017	526	0.90%	31,469,172.97	1.42%
2018	900	1.53%	53,149,006.20	2.40%
2019	344	0.59%	20,893,110.11	0.94%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	1,699	2.89%	5,455,930.87	0.25%
2021 - 2025	14,197	24.17%	239,871,016.35	10.85%
2026 - 2030	16,437	27.99%	500,919,592.21	22.65%
2031 - 2035	11,033	18.79%	507,070,198.72	22.93%
2036 - 2040	7,808	13.30%	461,843,548.93	20.88%
2041 - 2045	3,438	5.85%	222,736,684.34	10.07%
2046 +	4,116	7.01%	273,810,384.43	12.38%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,005	15.33%	88,174,632.11	3.99%
40.01 - 60 months	4,146	7.06%	89,386,783.92	4.04%
60.01 - 90 months	7,182	12.23%	180,332,757.39	8.15%
90.01 - 120 months	7,075	12.05%	211,805,957.94	9.58%
120.01 - 150 months	9,106	15.51%	351,169,271.27	15.88%
150.01 - 180 months	4,601	7.83%	209,716,902.46	9.48%
over 180 months	17,613	29.99%	1,081,121,050.75	48.88%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,840	8.24%	361,518,786.26	16.35%
1.01% - 2.00%	31,912	54.34%	1,244,324,276.14	56.26%
2.01% - 3.00%	3,852	6.56%	100,329,142.09	4.54%
3.01% - 4.00%	2,883	4.91%	140,153,787.98	6.34%
4.01% - 5.00%	10,644	18.12%	282,449,415.07	12.77%
5.01% - 6.00%	1,170	1.99%	24,883,305.69	1.13%
6.01% - 7.00%	1,988	3.39%	32,875,641.51	1.49%
7.01% +	1,439	2.45%	25,173,001.10	1.14%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,326	26.10%	209,135,262.67	9.46%
20.01% - 30.00%	9,271	15.79%	245,674,635.55	11.11%
30.01% - 40.00%	8,266	14.08%	292,770,047.72	13.24%
40.01% - 50.00%	7,019	11.95%	312,021,758.48	14.11%
50.01% - 60.00%	5,841	9.95%	307,739,277.17	13.91%
60.01% - 70.00%	4,716	8.03%	277,838,288.95	12.56%
70.01% - 80.00%	3,289	5.60%	209,976,586.12	9.49%
80.01% - 90.00%	2,297	3.91%	154,285,699.32	6.98%
90.01% - 100.00%	1,588	2.70%	115,365,085.82	5.22%
100.00% +	1,115	1.90%	86,900,714.04	3.93%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,923	33.92%	340,553,167.86	15.40%
20.01% - 30.00%	11,357	19.34%	380,788,517.35	17.22%
30.01% - 40.00%	10,394	17.70%	448,585,325.96	20.28%
40.01% - 50.00%	8,193	13.95%	429,674,812.70	19.43%
50.01% - 60.00%	4,981	8.48%	316,913,714.51	14.33%
60.01% - 70.00%	2,860	4.87%	199,589,077.97	9.02%
70.01% - 80.00%	858	1.46%	73,954,936.43	3.34%
80.01% - 90.00%	109	0.19%	12,622,920.03	0.57%
90.01% - 100.00%	28	0.05%	4,697,787.67	0.21%
100.00% +	25	0.04%	4,327,095.34	0.20%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,457	5.89%	54,573,303.44	2.47%
20.01% - 30.00%	5,314	9.05%	119,890,425.88	5.42%
30.01% - 40.00%	7,458	12.70%	211,694,226.26	9.57%
40.01% - 50.00%	9,255	15.76%	310,835,360.57	14.05%
50.01% - 60.00%	9,583	16.32%	376,334,131.42	17.02%
60.01% - 70.00%	8,752	14.90%	376,964,550.70	17.04%
70.01% - 80.00%	8,299	14.13%	397,929,919.36	17.99%
80.01% - 90.00%	4,148	7.06%	210,970,079.81	9.54%
90.01% - 100.00%	2,186	3.72%	140,066,999.78	6.33%
100.00% +	276	0.47%	12,448,358.62	0.56%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23,472	39.97%	1,059,854,825.18	47.92%
Thessaloniki	8,635	14.70%	293,101,000.67	13.25%
Macedonia	6,947	11.83%	194,122,976.43	8.78%
Peloponnese	4,293	7.31%	147,196,795.83	6.66%
Thessaly	4,265	7.26%	123,133,831.78	5.57%
Sterea Ellada	3,158	5.38%	96,844,313.31	4.38%
Creta Island	2,404	4.09%	93,737,657.18	4.24%
Ionian Islands	940	1.60%	38,693,614.48	1.75%
Thrace	1,478	2.52%	43,504,241.26	1.97%
Epirus	1,792	3.05%	56,564,341.40	2.56%
Aegean Islands	1,344	2.29%	64,953,758.32	2.94%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	302	0.51%	17,840,137.05	0.81%
12 - 24	847	1.44%	49,865,567.37	2.25%
24 - 36	588	1.00%	36,358,970.35	1.64%
36 - 60	393	0.67%	16,392,939.44	0.74%
60 - 96	2,834	4.83%	90,672,408.84	4.10%
over 96	53,764	91.55%	2,000,577,332.79	90.45%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	21	0.04%	301,273.41	0.01%
5 - 10 years	896	1.53%	11,383,609.26	0.51%
10 - 15 years	10,462	17.81%	170,927,895.42	7.73%
15 - 20 years	11,035	18.79%	302,297,464.50	13.67%
20 - 25 years	10,468	17.82%	444,060,248.89	20.08%
25 - 30 years	17,508	29.81%	764,306,566.94	34.56%
30 - 35 years	3,695	6.29%	224,889,309.93	10.17%
35 years +	4,643	7.91%	293,540,987.49	13.27%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	45,584	77.62%	1,626,320,858.18	73.53%
Houses	13,144	22.38%	585,386,497.66	26.47%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,981	22.10%	501,631,574.41	22.68%
Purchase	31,020	52.82%	1,245,661,405.02	56.32%
Repair	11,166	19.01%	356,840,668.91	16.13%
Construction (re-mortgage)	128	0.22%	7,675,803.86	0.35%
Purchase (re-mortgage)	672	1.14%	30,270,818.81	1.37%
Repair (re-mortgage)	401	0.68%	18,180,353.97	0.82%
Equity Release	2,360	4.02%	51,446,730.85	2.33%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	58,496	99.60%	2,192,680,371.01	99.14%
Balloon	232	0.40%	19,026,984.83	0.86%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58,010	98.78%	2,193,736,110.56	99.19%
Fixed Converting to Floating	392	0.67%	15,370,921.48	0.69%
Fixed to Maturity	326	0.56%	2,600,323.80	0.12%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

Fixed rate assets 0.81%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,303	5.69%	260,454,165.16	11.87%
Libor 3 Months (CHF)	467	0.81%	38,687,443.74	1.76%
ECB Tracker	29,159	50.27%	1,069,693,671.45	48.78%
Euribor 1 Month	2,103	3.63%	88,778,954.88	4.05%
Euribor 3 Months	9,262	15.97%	414,159,443.80	18.88%
Libor 1 Month (Euro)	77	0.13%	1,052,763.64	0.05%
Eurobank OEK's Rate	234	0.40%	2,910,559.69	0.13%
Euribor 6 Months	8	0.01%	53,810.35	0.00%
TBank OEK's Rate	131	0.23%	1,536,325.65	0.07%
TBank GG Rate	35	0.06%	536,252.62	0.02%
Originator Rate	13,231	22.81%	315,872,719.58	14.40%
Grand Total	58,010	100.00%	2,193,736,110.56	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	89	22.70%	3,467,525.52	22.56%
Euribor 1 Month	59	15.05%	2,570,983.17	16.73%
Euribor 3 Months	54	13.78%	1,941,024.28	12.63%
Originator Rate	190	48.47%	7,391,388.51	48.09%
Grand Total	392	100.00%	15,370,921.48	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	14	3.57%	536,316.77	3.49%
1 Jan 2021 +	378	96.43%	14,834,604.71	96.51%
Grand Total	392	100.00%	15,370,921.48	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58,676	99.91%	2,209,412,802.33	99.90%
Y	52	0.09%	2,294,553.51	0.10%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	28	53.85%	1,198,656.48	52.24%
OEK Subsidy	24	46.15%	1,095,897.03	47.76%
Grand Total	52	100.00%	2,294,553.51	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,932	79.91%	1,907,429,376.03	86.24%
Y	11,796	20.09%	304,277,979.81	13.76%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,352	95.95%	2,071,529,255.58	93.66%
Y	2,376	4.05%	140,178,100.26	6.34%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58,728	100.00%	2,211,707,355.84	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,026	90.29%	2,061,823,671.34	93.22%
Y	5,702	9.71%	149,883,684.50	6.78%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	56,541	96.28%	2,129,808,434.14	96.30%
Second home/Holiday houses	2,007	3.42%	75,697,602.16	3.42%
Buy-to-let/Non-Owner occupied	45	0.08%	2,264,463.53	0.10%
Other	135	0.23%	3,936,856.02	0.18%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15,081	25.68%	668,536,328.46	30.23%
Pensioner	10,296	17.53%	293,718,673.93	13.28%
Other Private Employees	8,855	15.08%	330,900,502.77	14.96%
Civil Servant	7,248	12.34%	248,240,315.52	11.22%
Other Self Employed	2,870	4.89%	89,404,823.29	4.04%
Unemployed	2,854	4.86%	134,845,814.75	6.10%
Teacher	2,244	3.82%	77,355,286.17	3.50%
Civil Servant - Policeman	1,784	3.04%	78,745,608.14	3.56%
Civil Servant - Primary School Teachers	1,624	2.77%	52,937,663.87	2.39%
Salesman	1,459	2.48%	47,540,379.75	2.15%
Military Personnel	1,390	2.37%	59,458,113.96	2.69%
Housewife	1,114	1.90%	39,080,857.98	1.77%
Accountant	790	1.35%	33,982,379.87	1.54%
Civil Servant- Nurse/ Midwife	571	0.97%	21,897,106.71	0.99%
Lawyers - Jurists	548	0.93%	35,063,500.65	1.59%
Grand Total	58,728	100.00%	2,211,707,355.84	100.00%