

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



Report No: 17
Reporting Date: 20/3/2020

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2020	29/2/2020

Servicer Provider: **EUROBANK**
Issuer Event of Default: **NO**
Covered Bond Event of Default: **NO**

I Programme as of 20/3/2020

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) 0.76

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	60	Act/360	0.3570%	297,500.00	-
2	20-Feb-20	20-May-20	29	Act/360	0.0970%	50,790.28	-
3	20-Jan-20	21-Apr-20	60	Act/360	0.1070%	89,166.67	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 29/2/2020			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	305,140,910.19	1,811,251,458.91	2,098,740,539.55	324,278,497.52	1,908,473,301.68	2,211,707,355.84
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	305,040,329.79	1,810,486,967.27	2,097,881,285.90	324,278,497.52	1,907,125,129.60	2,210,359,183.76
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	286,269,216.40	1,765,348,367.26	2,035,057,446.21	304,576,449.52	1,859,970,241.65	2,144,780,835.93
A.4	Aggregate Original Principal O/S balance	416,263,650.79	3,651,067,780.98	4,067,331,431.77	437,835,394.24	3,802,422,390.78	4,240,257,785.02
A.5	Average Current Principal O/S balance	83,099.38	34,110.20	36,967.88	84,469.52	34,769.69	37,660.19
A.6	Average Original Principal O/S balance	113,361.56	68,758.34	71,643.26	114,049.33	69,274.76	72,201.64
A.7	Maximum Current Principal O/S balance	1,162,932.18	1,086,417.52	1,095,658.73	1,164,019.98	1,091,208.67	1,091,208.67
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	3,672	53,100	56,772	3,839	54,889	58,728
A.10	Weighted Average Seasoning (years)	13.53	12.85	12.94	13.44	12.65	12.76
A.11	Weighted Average Remaining Maturity (years)	13.88	15.13	14.96	13.82	15.18	14.99
A.12	Weighted Average Current Indexed LTV percent (%)	68.07	51.00	53.34	68.01	51.22	53.52
A.13	Weighted Average Current Unindexed LTV percent (%)	49.43	37.83	39.42	49.41	38.19	39.73
A.14	Weighted Average Original LTV percent (%)	62.99	60.61	60.93	62.97	60.74	61.04
A.15	Weighted Average Interest Rate - Total (%)	0.64	2.29	2.06	0.64	2.30	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.09	0.89	0.57	1.11	0.90
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.01	97.30	97.39	98.27	90.52	91.58
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.19	2.21	2.07	1.30	8.38	7.41
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.77	0.45	0.50	0.43	1.03	0.95
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.03	0.04	0.04	0.00	0.07	0.06
A.21	FX Rate	1.0614	-	-	1.0694	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2020					
		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	4,986	2,191,397.19	63,459	12,612,176.17	68,445	79,050,663.70
B.2	Partial Prepayments	5	46,419.75	75	906,237.07	80	2,307,171.72
B.3	Whole Prepayments	1	83,887.91	9	292,960.35	10	2,842,744.85
B.4	Total Principal Receipts (B1+B2+B3)	-	2,321,704.85	-	13,811,373.59	-	84,200,580.27

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2020					
		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	4,158	165,593.37	57,667	3,384,442.25	61,825	3,540,456.35
C.2	Interest From Overdues	1,247	883.28	13,315	9,603.03	14,562	10,435.21
C.3	Total Interest Receipts (C1+C2)	-	166,476.65	-	3,394,045.28	-	3,550,891.57
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 29/2/2020					
		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	3,607	299,058,999.26	51,595	1,762,269,417.51	55,202	2,044,028,414.36
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	64	5,981,330.53	1,482	48,217,549.76	1,546	53,852,871.53
A.3	Totals (A1+ A2)	3,671	305,040,329.79	53,077	1,810,486,967.27	56,748	2,097,881,285.90
A.4	In Arrears Loans 90 Days To 360 Days	1	100,580.40	23	764,491.64	24	859,253.65
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	1	100,580.40	23	764,491.64	24	859,253.65

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 29/2/2020					
		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	48	3,644,104.76	1,231	39,997,617.56	1,279	43,430,917.69
B.2	60 Days < Installment <= 89 Days	16	2,337,225.77	251	8,219,932.20	267	10,421,953.84
B.3	Total (B1+B2=A4)	64	5,981,330.53	1,482	48,217,549.76	1,546	53,852,871.53
B.4	90 Days < Installment <= 119 Days	1	100,580.40	23	764,491.64	24	859,253.65
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	1	100,580.40	23	764,491.64	24	859,253.65

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 29/2/2020					
		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	16,804,989.06	0.00	83,459,498.78	0.00	99,292,350.73
A.2	Number of Loans	0	161	0	1,720	0	1,881

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	281,736.11	
Total Bonds Amount	1,650,281,736.11	
Current Outstanding Balance of Loans	2,098,740,539.55	
A. Adjusted Outstanding Principal of Loans ²	2,035,057,446.21	
B. Accrued Interest on Loans	4,040,594.13	
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	6,281,250.00	
Nominal Value (A+B+C+D-Z)	2,032,816,790.34	
Bonds / Nominal Value Assets Percentage	1,907,840,157.35	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,368,630,588.28	
Net Present Value of Liabilities	1,656,156,111.58	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,341,841,371.73	
Net Present Value of Liabilities	1,650,409,717.76	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,518,809,114.31	
Net Present Value of Liabilities	1,682,540,512.94	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,738,909.40	
Interest due on all series of covered bonds during 1st year	1,488,702.13	
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	1,638,114.39	
Amount credited to the account (payment to BoNY)	-1,349,015.78	
Available (Outstanding) Reserve Amount t	1,638,114.39	

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	3,672	6.47%	287,489,080.64	13.70%
EUR	53,100	93.53%	1,811,251,458.91	86.30%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,673	27.61%	375,163,850.58	9.22%
37.501 - 75.000	21,730	38.28%	1,231,046,287.49	30.27%
75.001 - 100.000	8,821	15.54%	785,840,876.87	19.32%
100.001 - 150.000	7,082	12.47%	875,931,418.12	21.54%
150.001 - 250.000	2,705	4.76%	510,802,928.31	12.56%
250.001 - 500.000	665	1.17%	216,307,195.90	5.32%
500.001 +	96	0.17%	72,238,874.50	1.78%
Grand Total	56,772	100.00%	4,067,331,431.77	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,651	64.56%	635,542,806.27	30.28%
37.501 - 75.000	13,915	24.51%	724,399,286.37	34.52%
75.001 - 100.000	3,164	5.57%	271,794,771.08	12.95%
100.001 - 150.000	2,051	3.61%	244,566,052.49	11.65%
150.001 - 250.000	779	1.37%	142,960,589.44	6.81%
250.001 - 500.000	182	0.32%	59,583,101.37	2.84%
500.001 +	30	0.05%	19,893,932.52	0.95%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,778	27.79%	430,531,010.53	20.51%
2005	6,341	11.17%	260,888,048.09	12.43%
2006	9,264	16.32%	385,019,347.66	18.35%
2007	8,338	14.69%	331,386,369.10	15.79%
2008	4,899	8.63%	201,649,288.51	9.61%
2009	2,906	5.12%	125,339,790.32	5.97%
2010	2,715	4.78%	115,413,583.57	5.50%
2011	1,686	2.97%	54,345,929.33	2.59%
2012	1,465	2.58%	48,297,445.26	2.30%
2013	1,143	2.01%	37,693,758.73	1.80%
2014	405	0.71%	10,828,427.31	0.52%
2015	190	0.33%	5,612,520.99	0.27%
2016	191	0.34%	8,986,607.99	0.43%
2017	468	0.82%	26,552,777.39	1.27%
2018	724	1.28%	40,941,114.75	1.95%
2019	259	0.46%	15,244,520.02	0.73%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	1,577	2.78%	4,585,902.93	0.22%
2021 - 2025	13,826	24.35%	225,537,497.08	10.75%
2026 - 2030	15,925	28.05%	475,176,405.61	22.64%
2031 - 2035	10,609	18.69%	481,351,041.84	22.94%
2036 - 2040	7,492	13.20%	435,379,616.67	20.74%
2041 - 2045	3,301	5.81%	210,112,628.04	10.01%
2046 +	4,042	7.12%	266,597,447.37	12.70%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,941	15.75%	85,129,453.67	4.06%
40.01 - 60 months	3,979	7.01%	85,356,798.50	4.07%
60.01 - 90 months	7,418	13.07%	178,449,526.46	8.50%
90.01 - 120 months	7,042	12.40%	212,482,541.65	10.12%
120.01 - 150 months	8,113	14.29%	315,541,872.68	15.03%
150.01 - 180 months	4,378	7.71%	198,512,071.52	9.46%
over 180 months	16,901	29.77%	1,023,268,275.07	48.76%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,656	8.20%	344,415,294.49	16.41%
1.01% - 2.00%	31,081	54.75%	1,199,240,897.56	57.14%
2.01% - 3.00%	3,648	6.43%	88,798,888.57	4.23%
3.01% - 4.00%	2,509	4.42%	113,724,052.84	5.42%
4.01% - 5.00%	10,407	18.33%	272,652,188.02	12.99%
5.01% - 6.00%	1,142	2.01%	24,116,817.78	1.15%
6.01% - 7.00%	1,908	3.36%	31,055,944.21	1.48%
7.01% +	1,421	2.50%	24,736,456.08	1.18%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,147	26.68%	203,275,202.32	9.69%
20.01% - 30.00%	9,009	15.87%	237,022,613.69	11.29%
30.01% - 40.00%	7,985	14.07%	282,102,986.35	13.44%
40.01% - 50.00%	6,701	11.80%	294,939,180.27	14.05%
50.01% - 60.00%	5,510	9.71%	284,630,451.61	13.56%
60.01% - 70.00%	4,462	7.86%	258,656,746.41	12.32%
70.01% - 80.00%	3,139	5.53%	198,176,106.98	9.44%
80.01% - 90.00%	2,212	3.90%	145,640,319.01	6.94%
90.01% - 100.00%	1,538	2.71%	111,389,931.95	5.31%
100.00% +	1,069	1.88%	82,907,000.96	3.95%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,540	34.42%	329,535,082.53	15.70%
20.01% - 30.00%	11,050	19.46%	367,282,827.50	17.50%
30.01% - 40.00%	10,080	17.76%	432,316,769.47	20.60%
40.01% - 50.00%	7,796	13.73%	404,311,318.06	19.26%
50.01% - 60.00%	4,678	8.24%	292,973,115.18	13.96%
60.01% - 70.00%	2,671	4.70%	182,434,399.08	8.69%
70.01% - 80.00%	801	1.41%	68,673,961.51	3.27%
80.01% - 90.00%	105	0.18%	12,338,453.75	0.59%
90.01% - 100.00%	28	0.05%	4,765,006.37	0.23%
100.00% +	23	0.04%	4,109,606.11	0.20%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,407	6.00%	52,803,910.16	2.52%
20.01% - 30.00%	5,203	9.16%	116,289,989.14	5.54%
30.01% - 40.00%	7,292	12.84%	202,370,538.80	9.64%
40.01% - 50.00%	8,939	15.75%	295,277,887.02	14.07%
50.01% - 60.00%	9,232	16.26%	354,855,116.21	16.91%
60.01% - 70.00%	8,417	14.83%	355,797,279.59	16.95%
70.01% - 80.00%	7,933	13.97%	375,605,564.99	17.90%
80.01% - 90.00%	3,995	7.04%	200,640,217.38	9.56%
90.01% - 100.00%	2,083	3.67%	133,193,253.47	6.35%
100.00% +	271	0.48%	11,906,782.79	0.57%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,644	39.89%	1,003,406,242.99	47.81%
Thessaloniki	8,341	14.69%	275,920,095.43	13.15%
Macedonia	6,744	11.88%	185,751,664.84	8.85%
Peloponnese	4,149	7.31%	140,443,297.13	6.69%
Thessaly	4,136	7.29%	117,271,762.88	5.59%
Stereia Ellada	3,071	5.41%	92,538,932.17	4.41%
Creta Island	2,328	4.10%	88,854,682.21	4.23%
Ionian Islands	913	1.61%	37,221,866.10	1.77%
Thrace	1,415	2.49%	41,288,608.06	1.97%
Epirus	1,732	3.05%	53,878,549.58	2.57%
Aegean Islands	1,299	2.29%	62,164,838.15	2.96%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	186	0.33%	10,613,045.21	0.51%
12 - 24	641	1.13%	36,673,526.11	1.75%
24 - 36	576	1.01%	33,345,101.76	1.59%
36 - 60	357	0.63%	15,065,308.92	0.72%
60 - 96	2,672	4.71%	83,436,964.98	3.98%
over 96	52,340	92.19%	1,919,606,592.57	91.46%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	19	0.03%	228,355.23	0.01%
5 - 10 years	848	1.49%	9,327,715.91	0.44%
10 - 15 years	10,067	17.73%	157,060,433.32	7.48%
15 - 20 years	10,565	18.61%	277,656,402.76	13.23%
20 - 25 years	10,055	17.71%	416,503,908.33	19.85%
25 - 30 years	17,070	30.07%	735,060,128.39	35.02%
30 - 35 years	3,585	6.31%	216,383,458.56	10.31%
35 years +	4,563	8.04%	286,520,137.65	13.65%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	44,046	77.58%	1,542,801,293.50	73.51%
Houses	12,726	22.42%	555,939,246.05	26.49%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,586	22.17%	477,711,661.32	22.76%
Purchase	29,823	52.53%	1,173,716,930.30	55.92%
Repair	10,868	19.14%	343,187,499.85	16.35%
Construction (re-mortgage)	122	0.21%	7,483,511.34	0.36%
Purchase (re-mortgage)	655	1.15%	29,101,985.94	1.39%
Repair (re-mortgage)	376	0.66%	16,740,942.74	0.80%
Equity Release	2,342	4.13%	50,798,008.06	2.42%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,554	99.62%	2,080,741,385.69	99.14%
Balloon	218	0.38%	17,999,153.86	0.86%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	56,054	98.74%	2,081,573,611.16	99.18%
Fixed Converting to Floating	380	0.67%	14,803,288.15	0.71%
Fixed to Maturity	338	0.60%	2,363,640.24	0.11%
Grand Total	56,772	100.00%	2,098,740,539.55	100.00%

Fixed rate assets 0.82%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,154	5.63%		246,504,596.66	11.84%
Libor 3 Months (CHF)	450	0.80%		37,003,236.44	1.78%
ECB Tracker	28,377	50.62%		1,028,756,009.69	49.42%
Euribor 1 Month	2,045	3.65%		85,678,366.80	4.12%
Euribor 3 Months	8,629	15.39%		372,497,811.70	17.90%
Libor 1 Month (Euro)	72	0.13%		1,031,971.69	0.05%
Eurobank OEK's Rate	222	0.40%		2,737,342.44	0.13%
Euribor 6 Months	8	0.01%		52,293.18	0.00%
TBank OEK's Rate	119	0.21%		1,388,565.58	0.07%
TBank OG Rate	33	0.06%		483,321.56	0.02%
Originator Rate	12,945	23.09%		305,440,095.41	14.67%
Grand Total	56,054	100.00%		2,081,573,611.16	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	86	22.63%		3,288,327.22	22.21%
Euribor 1 Month	55	14.47%		2,308,735.15	15.60%
Euribor 3 Months	54	14.21%		2,172,208.41	14.67%
Originator Rate	185	48.68%		7,034,017.37	47.52%
Grand Total	380	100.00%		14,803,288.15	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	10	2.63%		418,657.72	2.83%
1 Jan 2021 +	370	97.37%		14,384,630.43	97.17%
Grand Total	380	100.00%		14,803,288.15	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,730	99.93%		2,096,916,795.99	99.91%
Y	42	0.07%		1,823,743.56	0.09%
Grand Total	56,772	100.00%		2,098,740,539.55	100.00%

SUBSIDISED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	26	61.90%		1,106,763.96	60.69%
OEK Subsidy	16	38.10%		716,979.60	39.31%
Grand Total	42	100.00%		1,823,743.56	100.00%

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,048	79.35%		1,798,450,020.09	85.69%
Y	11,724	20.65%		300,290,519.46	14.31%
Grand Total	56,772	100.00%		2,098,740,539.55	100.00%

Preferential Rate Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,477	95.96%		1,964,343,307.98	93.60%
Y	2,295	4.04%		134,397,231.57	6.40%
Grand Total	56,772	100.00%		2,098,740,539.55	100.00%

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,772	100.00%		2,098,740,539.55	100.00%
S	0	0.00%		0.00	0.00%
Grand Total	56,772	100.00%		2,098,740,539.55	100.00%

ADD-ON LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,111	90.03%		1,950,537,188.58	92.94%
Y	5,661	9.97%		148,203,350.97	7.06%
Grand Total	56,772	100.00%		2,098,740,539.55	100.00%

OCCUPANCY TYPES					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	54,648	96.26%		2,020,618,850.46	96.28%
Second home/Holiday houses	1,951	3.44%		72,154,210.09	3.44%
Buy-to-let/Non-Owner occupied	44	0.08%		2,177,810.67	0.10%
Other	129	0.23%		3,789,668.33	0.18%
Grand Total	56,772	100.00%		2,098,740,539.55	100.00%

Top 15 Profession Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,519	25.57%		630,468,456.18	30.04%
Pensioner	10,014	17.64%		280,029,543.36	13.34%
Other Private Employees	8,506	14.98%		312,042,892.97	14.87%
Civil Servant	7,051	12.42%		238,728,774.51	11.37%
Unemployed	2,779	4.90%		85,267,050.34	4.06%
Other Self Employed	2,763	4.87%		127,909,480.56	6.09%
Teacher	2,175	3.83%		74,057,657.22	3.53%
Civil Servant - Policeman	1,713	3.02%		74,699,771.14	3.56%
Civil Servant - Primary School Teachers	1,582	2.79%		50,756,832.03	2.42%
Salesman	1,409	2.48%		45,144,902.64	2.15%
Military Personnel	1,340	2.36%		56,707,795.63	2.70%
Housewife	1,079	1.90%		37,100,083.26	1.77%
Accountant	760	1.34%		31,996,955.79	1.52%
Civil Servant- Nurse/ Midwife	553	0.97%		20,890,682.22	1.00%
Lawyers - Jurists	529	0.93%		32,939,661.70	1.57%
Grand Total	56,772	100.00%		2,098,740,539.55	100.00%