

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



Report No: **11**
Reporting Date: **20/9/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2019	31/8/2019

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			

Fixed Rate Bonds **0%**
Liability WAL (in years) **0.54**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Jul-19	21-Oct-19	60	Act/360	0.3800%	316,666.67	-
2	20-Aug-19	20-Nov-19	31	Act/360	0.0800%	44,777.78	-
3	22-Jul-19	21-Oct-19	60	Act/360	0.1300%	140,833.33	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 31/8/2019			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	316,882,606.28	1,926,836,207.54	2,217,314,350.61	319,091,172.16	1,945,882,941.26	2,234,888,622.05
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	316,419,905.07	1,924,447,953.46	2,214,501,950.22	318,891,120.69	1,942,469,264.27	2,231,293,755.43
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	289,597,635.44	1,848,120,434.52	2,113,587,145.90	292,771,500.27	1,864,315,403.51	2,129,482,961.04
A.4	Aggregate Original Principal O/S balance	418,526,960.21	3,793,963,756.44	4,212,490,716.65	418,826,547.57	3,809,370,205.43	4,228,196,753.00
A.5	Average Current Principal O/S balance	86,344.03	35,027.65	37,787.19	86,851.16	35,218.33	37,927.04
A.6	Average Original Principal O/S balance	114,040.04	68,969.87	71,788.73	113,997.43	68,945.38	71,754.35
A.7	Maximum Current Principal O/S balance	747,080.18	1,115,109.40	1,115,109.40	748,287.76	1,119,878.57	1,119,878.57
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	3,670	55,009	58,679	3,674	55,252	58,926
A.10	Weighted Average Seasoning (years)	13.03	12.53	12.60	12.94	12.45	12.52
A.11	Weighted Average Remaining Maturity (years)	13.61	14.99	14.80	13.66	15.02	14.85
A.12	Weighted Average Current Indexed LTV percent (%)	72.32	55.23	57.47	71.79	55.42	57.54
A.13	Weighted Average Current Unindexed LTV percent (%)	48.91	38.35	39.74	48.52	38.49	39.79
A.14	Weighted Average Original LTV percent (%)	63.33	60.87	61.19	63.33	60.89	61.20
A.15	Weighted Average Interest Rate - Total (%)	0.60	2.28	2.06	0.61	2.28	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.52	1.12	0.90	0.53	1.13	0.91
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.99	97.25	97.35	98.17	90.13	91.17
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.46	2.01	1.93	1.50	8.92	7.96
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.41	0.62	0.59	0.27	0.78	0.72
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.15	0.12	0.13	0.06	0.18	0.16
A.21	FX Rate	1.0909	-		1.1041	-	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/8/2019					
		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	4,739	2,146,021.71	65,972	13,141,191.33	70,711	15,108,394.29
B.2	Partial Prepayments	1	2,154.85	72	552,766.20	73	554,741.50
B.3	Whole Prepayments	2	73,440.44	71	1,449,491.44	73	1,516,812.40
B.4	Total Principal Receipts (B1+B2+B3)	-	2,221,617.00	-	15,143,448.97	-	17,179,948.19

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 31/8/2019					
		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	4,132	159,353.70	60,065	3,501,455.80	64,197	3,647,531.24
C.2	Interest From Overdues	1,186	873.61	13,589	10,120.78	14,775	10,921.60
C.3	Total Interest Receipts (C1+C2)	-	160,227.31	-	3,511,576.58	-	3,658,452.84
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 31/8/2019					
		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	3,597	310,503,904.59	53,503	1,873,874,972.92	57,100	2,158,505,924.05
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	68	5,916,000.48	1,434	50,572,980.54	1,502	55,996,026.17
A.3	Totals (A1+ A2)	3,665	316,419,905.07	54,937	1,924,447,953.46	58,602	2,214,501,950.22
A.4	In Arrears Loans 90 Days To 360 Days	5	462,701.21	72	2,388,254.08	77	2,812,400.39
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	5	462,701.21	72	2,388,254.08	77	2,812,400.39

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 31/8/2019					
		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	47	4,631,838.84	1,078	38,636,106.44	1,125	42,881,994.09
B.2	60 Days < Installment <= 89 Days	21	1,284,161.64	356	11,936,874.10	377	13,114,032.08
B.3	Total (B1+B2=A4)	68	5,916,000.48	1,434	50,572,980.54	1,502	55,996,026.17
B.4	90 Days < Installment <= 119 Days	4	351,500.66	59	1,785,321.00	63	2,107,532.62
B.5	120 Days < Installment <= 360 Days	1	111,200.55	13	602,933.08	14	704,867.77
B.6	Total (B4+B5=A4)	5	462,701.21	72	2,388,254.08	77	2,812,400.39

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At August-19					
		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	315.67	0.00	2,697,739.73	0.00	2,698,029.10
A.2	Number of Loans	0	1	0	126	0	127

**Statutory Tests**

as of 31/8/2019

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds ¹	329,958.33	
Total Bonds Amount	1,800,329,958.33	
Current Outstanding Balance of Loans	2,217,314,350.61	
A. Adjusted Outstanding Principal of Loans ²	2,113,587,145.90	
B. Accrued Interest on Loans	4,238,504.28	
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	4,902,083.33	
Nominal Value (A+B+C+D-Z)	2,112,923,566.84	
Bonds / Nominal Value Assets Percentage	2,081,306,310.21	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,488,957,788.24	
Net Present Value of Liabilities	1,805,962,111.95	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,460,048,057.52	
Net Present Value of Liabilities	1,799,893,308.34	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,624,752,858.94	
Net Present Value of Liabilities	1,827,185,160.64	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	34,943,943.07	
Interest due on all series of covered bonds during 1st year	1,103,640.61	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	4,076,122.56	
Required Reserve Amount	1,309,279.30	
Amount credited to the account (payment to BoNY)	-2,766,843.26	
Available (Outstanding) Reserve Amount t	1,309,279.30	

¹ Outstanding Accrued Interest on Bonds as at end date of reporting period² 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	3,670	6.25%	290,478,143.07	13.10%
EUR	55,009	93.75%	1,926,836,207.54	86.90%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16,159	27.54%	387,655,296.90	9.20%
37.501 - 75.000	22,475	38.30%	1,273,464,650.03	30.23%
75.001 - 100.000	9,121	15.54%	812,853,315.06	19.30%
100.001 - 150.000	7,321	12.48%	904,980,536.28	21.48%
150.001 - 250.000	2,806	4.78%	529,680,517.29	12.57%
250.001 - 500.000	691	1.18%	225,771,970.56	5.36%
500.001 +	106	0.18%	78,084,430.53	1.85%
Grand Total	58,679	100.00%	4,212,490,716.65	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,268	63.51%	657,451,588.66	29.65%
37.501 - 75.000	14,817	25.25%	769,370,385.28	34.70%
75.001 - 100.000	3,326	5.67%	285,440,006.44	12.87%
100.001 - 150.000	2,180	3.72%	259,510,511.58	11.70%
150.001 - 250.000	843	1.44%	153,925,747.50	6.94%
250.001 - 500.000	210	0.36%	68,895,744.67	3.11%
500.001 +	35	0.06%	22,720,366.50	1.02%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,837	28.69%	466,266,539.57	0/1/1900
2005	6,614	11.27%	275,954,939.25	12.45%
2006	9,492	16.18%	409,191,157.06	18.45%
2007	8,531	14.54%	352,237,165.91	15.89%
2008	5,037	8.58%	213,676,566.95	9.64%
2009	3,053	5.20%	135,572,601.42	6.11%
2010	2,835	4.83%	124,423,930.23	5.61%
2011	1,768	3.01%	59,507,677.09	2.68%
2012	1,528	2.60%	51,497,467.70	2.32%
2013	1,206	2.06%	42,284,049.04	1.91%
2014	408	0.70%	11,286,056.74	0.51%
2015	155	0.26%	4,954,497.21	0.22%
2016	145	0.25%	6,169,852.33	0.28%
2017	423	0.72%	25,499,514.27	1.15%
2018	647	1.10%	38,792,335.84	1.75%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,453	4.18%	10,232,013.86	0.46%
2021 - 2025	14,486	24.69%	272,354,582.95	12.28%
2026 - 2030	16,497	28.11%	522,744,397.03	23.58%
2031 - 2035	10,889	18.56%	511,458,594.22	23.07%
2036 - 2040	7,593	12.94%	459,232,711.11	20.71%
2041 - 2045	3,194	5.44%	208,996,347.56	9.43%
2046 +	3,567	6.08%	232,295,703.88	10.48%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,615	14.68%	85,327,543.87	3.85%
40.01 - 60 months	4,492	7.66%	95,788,990.80	4.32%
60.01 - 90 months	7,437	12.67%	193,751,144.52	8.74%
90.01 - 120 months	7,171	12.22%	217,352,214.98	9.80%
120.01 - 150 months	8,613	14.68%	339,357,385.85	15.30%
150.01 - 180 months	5,281	9.00%	237,487,426.73	10.71%
over 180 months	17,070	29.09%	1,048,249,643.86	47.28%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,628	7.89%	349,584,884.32	15.77%
1.01% - 2.00%	32,269	54.99%	1,291,490,782.41	58.25%
2.01% - 3.00%	3,940	6.71%	99,881,563.77	4.50%
3.01% - 4.00%	2,181	3.72%	98,013,663.25	4.42%
4.01% - 5.00%	10,702	18.24%	289,514,808.90	13.06%
5.01% - 6.00%	1,247	2.13%	26,073,584.79	1.18%
6.01% - 7.00%	2,210	3.77%	35,782,072.87	1.61%
7.01% +	1,502	2.56%	26,972,990.30	1.22%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,907	23.70%	183,133,814.91	8.26%
20.01% - 30.00%	8,930	15.22%	224,059,516.01	10.10%
30.01% - 40.00%	7,936	13.52%	271,081,493.75	12.23%
40.01% - 50.00%	7,036	11.99%	289,326,556.76	13.05%
50.01% - 60.00%	5,740	9.78%	285,272,432.11	12.87%
60.01% - 70.00%	4,604	7.85%	260,842,112.25	11.76%
70.01% - 80.00%	3,697	6.30%	228,169,716.34	10.29%
80.01% - 90.00%	2,594	4.42%	169,451,323.63	7.64%
90.01% - 100.00%	2,024	3.45%	138,576,555.54	6.25%
100.00% +	2,211	3.77%	167,400,829.32	7.55%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,652	33.49%	341,969,136.38	15.42%
20.01% - 30.00%	11,321	19.29%	380,536,257.14	17.16%
30.01% - 40.00%	10,362	17.66%	443,780,551.77	20.01%
40.01% - 50.00%	8,289	14.13%	431,739,413.59	19.47%
50.01% - 60.00%	5,074	8.65%	318,677,451.87	14.37%
60.01% - 70.00%	2,888	4.92%	201,142,427.45	9.07%
70.01% - 80.00%	939	1.60%	79,818,528.57	3.60%
80.01% - 90.00%	118	0.20%	13,330,992.67	0.60%
90.01% - 100.00%	25	0.04%	4,425,963.47	0.20%
100.00% +	11	0.02%	1,893,627.71	0.09%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,472	5.92%	56,659,965.03	2.56%
20.01% - 30.00%	5,379	9.17%	122,348,750.57	5.52%
30.01% - 40.00%	7,459	12.71%	209,813,884.39	9.46%
40.01% - 50.00%	9,185	15.65%	307,143,156.09	13.85%
50.01% - 60.00%	9,476	16.15%	371,254,857.08	16.74%
60.01% - 70.00%	8,683	14.80%	372,742,597.59	16.81%
70.01% - 80.00%	8,301	14.15%	400,475,144.03	18.06%
80.01% - 90.00%	4,248	7.24%	219,185,760.89	9.89%
90.01% - 100.00%	2,210	3.77%	145,641,432.16	6.57%
100.00% +	266	0.45%	12,048,802.79	0.54%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23,328	39.76%	1,051,823,047.07	47.44%
Thessaloniki	8,552	14.57%	292,134,463.84	13.18%
Macedonia	6,989	11.91%	198,575,662.27	8.96%
Peloponnese	4,342	7.40%	150,367,670.98	6.78%
Thessaly	4,297	7.32%	125,128,841.64	5.64%
Sterea Ellada	3,230	5.50%	100,880,698.55	4.55%
Creta Island	2,367	4.03%	93,213,430.53	4.20%
Ionian Islands	947	1.61%	39,601,006.65	1.79%
Thrace	1,475	2.51%	43,534,204.29	1.96%
Epirus	1,815	3.09%	58,136,701.21	2.62%
Aegean Islands	1,337	2.28%	63,918,623.58	2.88%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	48	0.08%	2,582,286.70	0.12%
12 - 24	792	1.35%	47,663,426.40	2.15%
24 - 36	283	0.48%	16,602,876.52	0.75%
36 - 60	327	0.56%	11,176,063.11	0.50%
60 - 96	3,391	5.78%	113,882,626.24	5.14%
over 96	53,838	91.75%	2,025,407,071.65	91.35%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	15	0.03%	179,919.10	0.01%
5 - 10 years	922	1.57%	10,429,072.08	0.47%
10 - 15 years	11,024	18.79%	190,297,357.98	8.58%
15 - 20 years	11,163	19.02%	315,253,446.08	14.22%
20 - 25 years	10,427	17.77%	454,141,031.15	20.48%
25 - 30 years	17,282	29.45%	758,878,451.69	34.23%
30 - 35 years	3,604	6.14%	222,332,219.68	10.03%
35 years +	4,242	7.23%	265,802,852.85	11.99%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	45,560	77.64%	1,633,079,382.78	73.65%
Houses	13,119	22.36%	584,234,967.84	26.35%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13,035	22.21%	508,482,897.38	22.93%
Purchase	30,746	52.40%	1,237,267,501.29	55.80%
Repair	11,255	19.18%	362,245,802.53	16.34%
Construction (re-mortgage)	127	0.22%	7,484,352.02	0.34%
Purchase (re-mortgage)	664	1.13%	30,047,490.81	1.36%
Repair (re-mortgage)	399	0.68%	17,114,103.82	0.77%
Equity Release	2,453	4.18%	54,672,202.77	2.47%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	58,442	99.60%	2,198,113,491.06	99.13%
Balloon	237	0.40%	19,200,859.55	0.87%
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	57,952	98.76%	2,199,316,025.84	99.19%
Fixed Converting to Floating	397	0.68%	15,125,940.40	0.68%
Fixed to Maturity	330	0.56%	2,872,384.37	0.13%
Grand Total	58,679	100.00%	2,217,314,350.61	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)	3,157	5.45%	249,758,788.53	11.36%	
Libor 3 Months (CHF)	448	0.77%	36,694,167.69	1.67%	
ECB Tracker	29,442	50.80%	1,107,057,314.29	50.34%	
Euribor 1 Month	2,097	3.62%	90,831,616.29	4.13%	
Euribor 3 Months	8,544	14.74%	374,037,913.11	17.01%	
Libor 1 Month (Euro)	79	0.14%	1,125,485.61	0.05%	
Eurobank OEK's Rate	290	0.50%	3,522,750.78	0.16%	
Euribor 6 Months	8	0.01%	61,355.18	0.00%	
TBank OEK's Rate	176	0.30%	1,928,129.20	0.09%	
TBank GG Rate	36	0.06%	600,620.16	0.03%	
Originator Rate	13,675	23.60%	333,697,885.00	15.17%	
Grand Total	57,952	100.00%	2,199,316,025.84	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	91	22.92%	3,477,075.85	22.99%	
Euribor 1 Month	56	14.11%	2,475,213.60	16.36%	
Euribor 3 Months	47	11.84%	1,308,291.88	8.65%	
Originator Rate	203	51.13%	7,865,359.07	52.00%	
Grand Total	397	100.00%	15,125,940.40	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	27	6.80%	916,459.81	6.06%	
1 Jan 2021 +	370	93.20%	14,209,480.59	93.94%	
Grand Total	397	100.00%	15,125,940.40	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	58,449	99.61%	2,207,265,628.88	99.55%	
Y	230	0.39%	10,048,721.73	0.45%	
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	35	15.22%	1,495,209.16	14.88%	
OEK Subsidy	195	84.78%	8,553,512.57	85.12%	
Grand Total	230	100.00%	10,048,721.73	100.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	46,897	79.92%	1,906,154,919.17	85.97%	
Y	11,782	20.08%	311,159,431.44	14.03%	
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,327	95.99%	2,077,481,623.30	93.69%	
Y	2,352	4.01%	139,832,727.32	6.31%	
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	58,679	100.00%	2,217,314,350.61	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,891	90.14%	2,060,238,409.79	92.92%	
Y	5,788	9.86%	157,075,940.82	7.08%	
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	56,490	96.27%	2,135,856,927.46	96.33%	
Second home/Holiday houses	2,013	3.43%	76,027,554.37	3.43%	
Buy-to-let/Non-Owner occupied	35	0.06%	1,603,327.11	0.07%	
Other	141	0.24%	3,826,541.67	0.17%	
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,971	25.51%	665,628,683.44	30.02%	
Pensioner	10,414	17.75%	301,144,933.69	13.58%	
Other Private Employees	8,787	14.97%	326,678,465.08	14.73%	
Civil Servant	7,393	12.60%	255,328,700.55	11.52%	
Other Self Employed	2,875	4.90%	136,792,240.90	6.17%	
Unemployed	2,866	4.88%	89,184,765.62	4.02%	
Teacher	2,229	3.80%	77,673,434.12	3.50%	
Civil Servant - Policeman	1,754	2.99%	78,294,685.74	3.53%	
Civil Servant - Primary School Teachers	1,605	2.74%	53,595,161.80	2.42%	
Salesman	1,404	2.39%	45,838,204.12	2.07%	
Military Personnel	1,362	2.32%	58,227,973.51	2.63%	
Housewife	1,135	1.93%	39,217,734.63	1.77%	
Accountant	780	1.33%	32,613,540.14	1.47%	
Civil Servant- Nurse/ Midwife	556	0.95%	21,668,190.96	0.98%	
Lawyers - Jurists	548	0.93%	35,427,636.32	1.60%	
Grand Total	58,679	100.00%	2,217,314,350.61	100.00%	