

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



Report No: 14
Reporting Date: 20/12/2019

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2019	30/11/2019

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-20	20-Nov-70
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) 0.66

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	21-Oct-19	20-Jan-20	60	Act/360	0.3400%	283,333.33	-
2	20-Nov-19	20-Feb-20	30	Act/360	0.0970%	52,541.67	-
3	21-Oct-19	20-Jan-20	60	Act/360	0.0900%	97,500.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2019			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	337,937,919.66	1,964,236,860.78	2,271,509,019.05	311,417,144.21	1,929,421,436.86	2,212,347,887.49
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	337,539,584.49	1,963,071,229.42	2,269,981,198.95	311,300,208.82	1,928,062,242.12	2,210,882,455.46
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	318,746,825.37	1,911,955,323.69	2,201,777,859.94	286,806,756.13	1,855,427,215.45	2,115,994,814.37
A.4	Aggregate Original Principal O/S balance	447,939,155.54	3,864,034,460.70	4,311,973,616.24	417,314,765.48	3,810,234,451.41	4,227,549,216.89
A.5	Average Current Principal O/S balance	86,252.66	35,241.17	38,077.43	85,226.37	35,030.71	37,668.53
A.6	Average Original Principal O/S balance	114,328.52	69,326.20	72,281.85	114,207.65	69,178.88	71,980.34
A.7	Maximum Current Principal O/S balance	1,166,259.54	1,100,779.96	1,100,779.96	744,558.31	1,105,560.10	1,105,560.10
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	3,918	55,737	59,655	3,654	55,078	58,732
A.10	Weighted Average Seasoning (years)	13.28	12.49	12.59	13.18	12.51	12.60
A.11	Weighted Average Remaining Maturity (years)	13.75	15.23	15.03	13.51	15.08	14.88
A.12	Weighted Average Current Indexed LTV percent (%)	67.02	51.70	53.77	71.04	54.67	56.76
A.13	Weighted Average Current Unindexed LTV percent (%)	48.72	38.49	39.87	48.13	38.24	39.50
A.14	Weighted Average Original LTV percent (%)	63.00	60.73	61.04	63.39	60.65	61.00
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.30	2.07	0.61	2.29	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.53	1.10	0.88	0.52	1.08	0.88
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.97	97.48	97.54	98.15	90.31	91.31
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.43	1.92	1.86	1.53	8.35	7.48
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.48	0.54	0.53	0.28	1.27	1.15
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.12	0.06	0.07	0.04	0.07	0.07
A.21	FX Rate	1.0998	-	-	1.1007	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2019					
		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	4,735	2,154,275.13	66,046	13,113,547.63	70,781	15,072,335.71
B.2	Partial Prepayments	2	7,444.70	92	529,019.73	94	535,788.87
B.3	Whole Prepayments	1	97,175.19	11	253,401.89	12	341,759.04
B.4	Total Principal Receipts (B1+B2+B3)	-	2,258,895.02	-	13,895,969.25	-	15,949,883.62

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2019					
		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	4,068	151,032.97	60,105	3,522,509.83	64,173	3,659,837.50
C.2	Interest From Overdues	1,330	913.19	14,174	10,353.56	15,504	11,183.88
C.3	Total Interest Receipts (C1+C2)	-	151,946.16	-	3,532,863.39	-	3,671,021.38
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2019					
		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	3,847	331,069,554.93	54,299	1,914,665,118.18	58,146	2,215,692,173.04
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	65	6,470,029.56	1,399	48,406,111.24	1,464	54,289,025.92
A.3	Totals (A1+ A2)	3,912	337,539,584.49	55,698	1,963,071,229.42	59,610	2,269,981,198.95
A.4	In Arrears Loans 90 Days To 360 Days	6	398,335.17	39	1,165,631.36	45	1,527,820.09
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	6	398,335.17	39	1,165,631.36	45	1,527,820.09

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2019					
		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	51	4,847,882.64	1,098	37,738,565.39	1,149	42,146,532.87
B.2	60 Days < Installment <= 89 Days	14	1,622,146.92	301	10,667,545.85	315	12,142,493.04
B.3	Total (B1+B2=A4)	65	6,470,029.56	1,399	48,406,111.24	1,464	54,289,025.92
B.4	90 Days < Installment <= 119 Days	6	398,335.17	38	1,003,577.89	44	1,365,766.62
B.5	120 Days < Installment <= 360 Days	0	0.00	1	162,053.47	1	162,053.47
B.6	Total (B4+B5=A4)	6	398,335.17	39	1,165,631.36	45	1,527,820.09

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2019					
		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	31,791,303.86	1,359,786.85	59,287,708.88	2,230,469.28	88,194,149.92	3,466,863.94
A.2	Number of Loans	291	25	1,012	265	1,303	290

**Statutory Tests**

as of 30/11/2019

Outstanding Bonds Principal	1,800,000,000.00	
Outstanding Accrued Interest on Bonds ¹	279,501.39	
Total Bonds Amount	1,800,279,501.39	
Current Outstanding Balance of Loans	2,271,509,019.05	
A. Adjusted Outstanding Principal of Loans ²	2,201,777,859.94	
B. Accrued Interest on Loans	4,340,007.69	
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	5,931,250.00	
Nominal Value (A+B+C+D-Z)	2,200,186,617.63	
Bonds / Nominal Value Assets Percentage	2,081,247,978.48	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,565,468,336.03	
Net Present Value of Liabilities	2,458,930,509.40	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,536,205,395.69	
Net Present Value of Liabilities	2,446,801,744.06	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,697,412,884.26	
Net Present Value of Liabilities	2,495,839,789.07	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	35,610,646.23	
Interest due on all series of covered bonds during 1st year	2,689,564.92	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	2,645,341.96	
Required Reserve Amount	2,511,236.90	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	2,645,341.96	

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	3,918	6.57%	307,272,158.27	13.53%
EUR	55,737	93.43%	1,964,236,860.78	86.47%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16,215	27.18%	389,235,440.17	9.03%
37.501 - 75.000	22,849	38.30%	1,294,311,814.83	30.02%
75.001 - 100.000	9,322	15.63%	830,724,976.80	19.27%
100.001 - 150.000	7,539	12.64%	932,848,166.00	21.63%
150.001 - 250.000	2,898	4.86%	547,288,095.05	12.69%
250.001 - 500.000	721	1.21%	235,212,740.74	5.45%
500.001 +	111	0.19%	82,352,382.65	1.91%
Grand Total	59,655	100.00%	4,311,973,616.24	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37,776	63.32%	665,877,521.00	29.31%
37.501 - 75.000	15,006	25.15%	782,152,523.06	34.43%
75.001 - 100.000	3,468	5.81%	297,718,689.19	13.11%
100.001 - 150.000	2,284	3.83%	272,469,265.39	12.00%
150.001 - 250.000	875	1.47%	160,766,801.63	7.08%
250.001 - 500.000	210	0.35%	68,759,931.53	3.03%
500.001 +	36	0.06%	23,764,287.25	1.05%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	16,593	27.81%	462,032,206.79	01/1900
2005	6,710	11.25%	279,838,505.91	12.32%
2006	9,615	16.12%	412,032,349.41	18.14%
2007	8,654	14.51%	353,937,323.07	15.58%
2008	5,098	8.55%	216,208,448.68	9.52%
2009	3,059	5.13%	136,226,094.40	6.00%
2010	2,852	4.78%	124,193,711.34	5.47%
2011	1,764	2.96%	59,164,183.62	2.60%
2012	1,522	2.55%	51,878,855.40	2.28%
2013	1,193	2.00%	41,485,560.26	1.83%
2014	414	0.69%	11,462,828.33	0.50%
2015	205	0.34%	6,666,437.23	0.29%
2016	200	0.34%	9,550,864.16	0.42%
2017	528	0.89%	31,826,175.31	1.40%
2018	903	1.51%	53,909,850.28	2.37%
2019	345	0.58%	21,095,624.85	0.93%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,018	3.38%	7,084,220.84	0.31%
2021 - 2025	14,383	24.11%	254,547,619.99	11.21%
2026 - 2030	16,635	27.89%	518,989,880.18	22.85%
2031 - 2035	11,156	18.70%	518,858,786.20	22.84%
2036 - 2040	7,911	13.26%	472,945,055.38	20.82%
2041 - 2045	3,461	5.80%	226,334,084.77	9.96%
2046 +	4,091	6.86%	272,749,371.68	12.01%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,971	15.04%	88,858,461.66	3.91%
40.01 - 60 months	4,212	7.06%	90,192,384.14	3.97%
60.01 - 90 months	7,389	12.39%	189,670,029.34	8.35%
90.01 - 120 months	7,140	11.97%	215,359,144.86	9.48%
120.01 - 150 months	9,275	15.55%	363,807,742.20	16.02%
150.01 - 180 months	4,732	7.93%	216,836,288.78	9.55%
over 180 months	17,936	30.07%	1,106,784,968.07	48.72%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,959	8.31%	370,955,398.16	16.33%
1.01% - 2.00%	32,326	54.19%	1,280,619,651.55	56.38%
2.01% - 3.00%	3,958	6.63%	103,053,335.69	4.54%
3.01% - 4.00%	2,872	4.81%	140,469,081.96	6.18%
4.01% - 5.00%	10,790	18.09%	290,691,897.23	12.80%
5.01% - 6.00%	1,231	2.06%	25,906,124.89	1.14%
6.01% - 7.00%	2,061	3.45%	34,076,868.87	1.50%
7.01% +	1,458	2.44%	25,736,660.70	1.13%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,211	25.50%	209,883,421.41	9.24%
20.01% - 30.00%	9,423	15.80%	250,057,911.05	11.01%
30.01% - 40.00%	8,339	13.98%	296,563,667.16	13.06%
40.01% - 50.00%	7,203	12.07%	320,276,356.85	14.10%
50.01% - 60.00%	6,007	10.07%	317,290,291.41	13.97%
60.01% - 70.00%	4,862	8.15%	290,382,026.45	12.78%
70.01% - 80.00%	3,401	5.70%	219,461,164.02	9.66%
80.01% - 90.00%	2,373	3.98%	158,928,528.15	7.00%
90.01% - 100.00%	1,654	2.77%	118,622,688.04	5.22%
100.00% +	1,182	1.98%	90,042,964.51	3.96%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,933	33.41%	344,241,264.13	15.15%
20.01% - 30.00%	11,473	19.23%	387,370,861.77	17.05%
30.01% - 40.00%	10,561	17.70%	457,559,643.44	20.14%
40.01% - 50.00%	8,439	14.15%	444,952,770.40	19.59%
50.01% - 60.00%	5,185	8.69%	332,398,600.93	14.63%
60.01% - 70.00%	2,995	5.02%	208,099,596.27	9.16%
70.01% - 80.00%	919	1.54%	75,956,626.34	3.34%
80.01% - 90.00%	109	0.18%	14,462,784.45	0.64%
90.01% - 100.00%	26	0.04%	3,947,612.46	0.17%
100.00% +	15	0.03%	2,519,258.87	0.11%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,487	5.85%	55,322,130.55	2.44%
20.01% - 30.00%	5,380	9.02%	122,880,022.31	5.41%
30.01% - 40.00%	7,562	12.68%	217,192,039.32	9.56%
40.01% - 50.00%	9,384	15.73%	319,627,679.57	14.07%
50.01% - 60.00%	9,739	16.33%	386,845,454.91	17.03%
60.01% - 70.00%	8,944	14.99%	388,486,807.52	17.10%
70.01% - 80.00%	8,434	14.14%	407,384,300.55	17.93%
80.01% - 90.00%	4,233	7.10%	217,316,667.12	9.57%
90.01% - 100.00%	2,217	3.72%	144,087,949.16	6.34%
100.00% +	275	0.46%	12,365,968.04	0.54%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23,870	40.01%	1,089,441,629.85	47.96%
Thessaloniki	8,737	14.65%	299,995,199.92	13.21%
Macedonia	7,043	11.81%	199,089,506.55	8.76%
Peloponnese	4,372	7.33%	151,840,056.69	6.68%
Thessaly	4,332	7.26%	126,561,956.79	5.57%
Sterea Ellada	3,223	5.40%	100,084,164.08	4.41%
Creta Island	2,428	4.07%	95,692,975.51	4.21%
Ionian Islands	953	1.60%	39,654,631.73	1.75%
Thrace	1,500	2.51%	44,411,104.74	1.96%
Epirus	1,821	3.05%	57,899,914.57	2.55%
Aegean Islands	1,376	2.31%	66,837,878.61	2.94%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	415	0.70%	25,275,680.64	1.11%
12 - 24	898	1.51%	53,129,111.18	2.34%
24 - 36	479	0.80%	29,394,133.82	1.29%
36 - 60	393	0.66%	15,433,325.27	0.68%
60 - 96	3,072	5.15%	102,165,328.16	4.50%
over 96	54,398	91.19%	2,046,111,439.97	90.08%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	23	0.04%	317,474.38	0.01%
5 - 10 years	951	1.59%	12,040,206.32	0.53%
10 - 15 years	10,778	18.07%	181,453,724.16	7.99%
15 - 20 years	11,239	18.84%	315,081,640.31	13.87%
20 - 25 years	10,622	17.81%	459,850,995.75	20.24%
25 - 30 years	17,698	29.67%	782,592,921.33	34.45%
30 - 35 years	3,738	6.27%	228,988,912.17	10.08%
35 years +	4,606	7.72%	291,183,144.62	12.82%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	46,296	77.61%	1,670,041,508.31	73.52%
Houses	13,359	22.39%	601,467,510.74	26.48%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13,192	22.11%	517,136,960.30	22.77%
Purchase	31,468	52.75%	1,277,592,007.71	56.24%
Repair	11,387	19.09%	366,461,730.80	16.13%
Construction (re-mortgage)	129	0.22%	7,942,906.65	0.35%
Purchase (re-mortgage)	681	1.14%	31,064,564.33	1.37%
Repair (re-mortgage)	411	0.69%	18,721,767.54	0.82%
Equity Release	2,387	4.00%	52,589,081.72	2.32%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	59,421	99.61%	2,252,647,167.56	99.17%
Balloon	234	0.39%	18,861,851.49	0.83%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58,916	98.76%	2,253,476,536.55	99.21%
Fixed Converting to Floating	397	0.67%	15,444,663.20	0.68%
Fixed to Maturity	342	0.57%	2,587,819.30	0.11%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

Fixed rate assets 0.79%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,377	5.73%	264,786,466.77	11.75%
Libor 3 Months (CHF)	474	0.80%	38,477,830.49	1.71%
ECB Tracker	29,522	50.11%	1,100,761,673.42	48.85%
Euribor 1 Month	2,126	3.61%	91,273,233.10	4.05%
Euribor 3 Months	9,439	16.02%	427,185,362.39	18.96%
Libor 1 Month (Euro)	79	0.13%	1,093,783.97	0.05%
Eurobank OEK's Rate	268	0.45%	3,202,155.06	0.14%
Euribor 6 Months	8	0.01%	56,836.83	0.00%
TBank OEK's Rate	152	0.26%	1,668,312.81	0.07%
TBank GG Rate	35	0.06%	550,603.14	0.02%
Originator Rate	13,436	22.81%	324,420,278.57	14.40%
Grand Total	58,916	100.00%	2,253,476,536.55	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	90	22.67%	3,514,594.06	22.76%
Euribor 1 Month	59	14.86%	2,600,460.56	16.84%
Euribor 3 Months	50	12.59%	1,611,696.85	10.44%
Originator Rate	198	49.87%	7,717,911.73	49.97%
Grand Total	397	100.00%	15,444,663.20	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	22	5.54%	801,430.72	5.19%
1 Jan 2021 +	375	94.46%	14,643,232.48	94.81%
Grand Total	397	100.00%	15,444,663.20	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,567	99.85%	2,267,742,722.15	99.83%
Y	88	0.15%	3,766,296.90	0.17%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	31	35.23%	1,309,883.04	34.78%
OEK Subsidy	57	64.77%	2,456,413.86	65.22%
Grand Total	88	100.00%	3,766,296.90	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,745	80.04%	1,960,517,341.35	86.31%
Y	11,910	19.96%	310,991,677.70	13.69%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,234	95.94%	2,127,712,225.24	93.67%
Y	2,421	4.06%	143,796,793.80	6.33%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59,655	100.00%	2,271,509,019.05	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,843	90.26%	2,116,498,833.49	93.18%
Y	5,812	9.74%	155,010,185.56	6.82%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	57,430	96.27%	2,186,730,179.81	96.27%
Second home/Holiday houses	2,042	3.42%	78,436,156.34	3.45%
Buy-to-let/Non-Owner occupied	45	0.08%	2,283,101.07	0.10%
Other	138	0.23%	4,059,581.82	0.18%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15,322	25.68%	686,429,017.84	30.22%
Pensioner	10,477	17.56%	304,356,709.07	13.40%
Other Private Employees	9,001	15.09%	338,785,195.87	14.91%
Civil Servant	7,357	12.33%	254,626,645.68	11.21%
Other Self Employed	2,910	4.88%	91,914,282.31	4.05%
Unemployed	2,909	4.88%	138,666,738.82	6.10%
Teacher	2,269	3.80%	79,277,471.83	3.49%
Civil Servant - Policeman	1,810	3.03%	80,307,859.84	3.54%
Civil Servant - Primary School Teachers	1,630	2.73%	53,834,254.03	2.37%
Salesman	1,480	2.48%	49,301,193.56	2.17%
Military Personnel	1,413	2.37%	60,683,250.42	2.67%
Housewife	1,141	1.91%	40,244,213.02	1.77%
Accountant	802	1.34%	34,658,515.14	1.53%
Civil Servant- Nurse/ Midwife	576	0.97%	22,203,499.75	0.98%
Lawyers - Jurists	558	0.94%	36,220,171.85	1.59%
Grand Total	59,655	100.00%	2,271,509,019.05	100.00%