

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



Report No: **9**
Reporting Date: **22/7/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2019	30/6/2019

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) 0,72

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	23-Apr-19	22-Jul-19	90	Act/360	0,4390%	548.750,00	548.750,00
2	20-May-19	20-Aug-19	63	Act/360	0,1880%	213.850,00	-
3	23-Apr-19	22-Jul-19	90	Act/360	0,1890%	307.125,00	307.125,00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 30/6/2019			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	321.911.565,05	1.964.716.542,11	2.254.596.384,57	325.946.205,36	1.998.598.650,04	2.289.258.722,59
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	321.911.565,05	1.962.858.363,41	2.252.738.205,87	325.946.205,36	1.996.413.268,03	2.287.073.340,58
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	295.767.109,15	1.882.735.945,23	2.149.072.828,75	293.686.291,52	1.879.041.401,52	2.140.933.938,99
A.4	Aggregate Original Principal O/S balance	420.081.092,67	3.825.256.833,55	4.245.337.926,22	423.059.170,17	3.867.513.866,63	4.290.573.036,80
A.5	Average Current Principal O/S balance	87.428,45	35.396,47	38.092,12	87.927,22	35.744,15	38.396,85
A.6	Average Original Principal O/S balance	114.090,47	68.916,10	71.726,33	114.124,41	69.168,97	71.964,12
A.7	Maximum Current Principal O/S balance	749.484,91	1.124.644,08	1.124.644,08	750.681,98	4.282.205,82	4.282.205,82
A.8	Maximum Original Principal O/S balance	1.160.000,00	2.000.000,00	2.000.000,00	1.160.000,00	5.500.000,00	5.500.000,00
A.9	Total Number of Loans	3.682	55.506	59.188	3.707	55.914	59.621
A.10	Weighted Average Seasoning (years)	12,86	12,37	12,43	12,78	12,29	12,35
A.11	Weighted Average Remaining Maturity (years)	13,71	15,06	14,88	13,74	15,09	14,92
A.12	Weighted Average Current Indexed LTV percent (%)	71,74	55,61	57,68	75,48	60,14	62,09
A.13	Weighted Average Current Unindexed LTV percent (%)	48,47	38,62	39,89	48,20	38,85	40,04
A.14	Weighted Average Original LTV percent (%)	63,43	60,91	61,23	63,41	60,94	61,26
A.15	Weighted Average Interest Rate - Total (%)	0,61	2,29	2,07	0,63	2,29	2,07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,54	1,14	0,92	0,55	1,15	0,93
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98,50	97,45	97,59	98,74	90,19	91,27
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1,25	1,85	1,77	1,06	8,85	7,86
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,25	0,60	0,56	0,20	0,85	0,77
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0,09	0,08	NULL	0,11	0,10
A.21	FX Rate	1,1105	1		1,1214	1	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/6/2019					
		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	4.784	2.178.413,32	65.141	12.912.369,56	69.925	14.874.020,46
B.2	Partial Prepayments	2	12.619,03	95	830.573,83	97	841.937,21
B.3	Whole Prepayments	1	10.144,86	62	1.172.937,86	63	1.182.073,26
B.4	Total Principal Receipts (B1+B2+B3)	-	2.201.177,21	-	14.915.881,25	-	16.898.030,92

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/6/2019					
		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	4.156	166.138,69	59.395	3.521.780,01	63.551	3.671.387,11
C.2	Interest From Overdues	1.184	852,28	13.609	9.922,26	14.793	10.689,73
C.3	Total Interest Receipts (C1+C2)	-	166.990,97	-	3.531.702,27	-	3.682.076,85
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/6/2019					
		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	3.624	317.072.624,54	54.091	1.914.684.175,54	57.715	2.200.206.574,95
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	58	4.838.940,51	1.357	48.174.187,87	1.415	52.531.630,92
A.3	Totals (A1+ A2)	3.682	321.911.565,05	55.448	1.962.858.363,41	59.130	2.252.738.205,87
A.4	In Arrears Loans 90 Days To 360 Days	0	0,00	58	1.858.178,70	58	1.858.178,70
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
A.6	Totals (A4+ A5)	0	0,00	58	1.858.178,70	58	1.858.178,70

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/6/2019					
		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	46	4.037.646,35	1.027	36.370.882,64	1.073	40.006.764,09
B.2	60 Days < Installment <= 89 Days	12	801.294,16	330	11.803.305,23	342	12.524.866,83
B.3	Total (B1+B2=A4)	58	4.838.940,51	1.357	48.174.187,87	1.415	52.531.630,92
B.4	90 Days < Installment <= 119 Days	0	0,00	52	1.661.250,76	52	1.661.250,76
B.5	120 Days < Installment <= 360 Days	0	0,00	6	196.927,94	6	196.927,94
B.6	Total (B4+B5=A4)	0	0,00	58	1.858.178,70	58	1.858.178,70

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At June-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	1.851.826,98	0,00	19.006.416,87	0,00	20.673.978,31
A.2	Number of Loans	0	21	0	285	0	306



Statutory Tests

as of 30/6/2019

Outstanding Bonds Principal	1.800.000.000,00	
Outstanding Accrued Interest on Bonds ¹	798.737,50	
Total Bonds Amount	1.800.798.737,50	
Current Outstanding Balance of Loans	2.254.596.384,57	
A. Adjusted Outstanding Principal of Loans ²	2.149.072.828,75	
B. Accrued Interest on Loans	4.327.065,70	
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	6.452.083,33	
Nominal Value (A+B+C+D-Z)	2.146.947.811,11	
Bonds / Nominal Value Assets Percentage	2.081.848.251,45	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2.526.451.457,17	
Net Present Value of Liabilities	1.807.468.341,52	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.496.819.189,22	
Net Present Value of Liabilities	1.804.121.422,51	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.623.193.353,21	
Net Present Value of Liabilities	1.833.014.697,16	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	37.762.696,43	
Interest due on all series of covered bonds during 1st year	2.677.620,05	
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	2.649.116,89	
Amount credited to the account (payment to BoNY)	0,00	
Available (Outstanding) Reserve Amount t	4.076.122,56	

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	3.682	6,22%	289.879.842,46	12,86%
EUR	55.506	93,78%	1.964.716.542,11	87,14%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16.338	27,60%	392.113.739,86	9,24%
37.501 - 75.000	22.674	38,31%	1.284.571.979,47	30,26%
75.001 - 100.000	9.184	15,52%	818.315.358,65	19,28%
100.001 - 150.000	7.364	12,44%	910.285.535,43	21,44%
150.001 - 250.000	2.823	4,77%	532.768.625,20	12,55%
250.001 - 500.000	697	1,18%	227.617.342,26	5,36%
500.001 +	108	0,18%	79.665.345,35	1,88%
Grand Total	59.188	100,00%	4.245.337.926,22	100,00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37.334	63,08%	663.579.540,77	29,43%
37.501 - 75.000	15.124	25,55%	785.707.505,32	34,85%
75.001 - 100.000	3.392	5,73%	291.027.155,88	12,91%
100.001 - 150.000	2.247	3,80%	267.627.693,14	11,87%
150.001 - 250.000	848	1,43%	155.476.725,69	6,90%
250.001 - 500.000	208	0,35%	68.435.169,11	3,04%
500.001 +	35	0,06%	22.742.594,66	1,01%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	17.109	28,91%	475.542.295,23	01/1900
2005	6.645	11,23%	280.751.937,70	12,45%
2006	9.544	16,12%	415.701.268,74	18,44%
2007	8.564	14,47%	356.960.146,57	15,83%
2008	5.056	8,54%	216.744.767,89	9,61%
2009	3.084	5,21%	137.899.734,37	6,12%
2010	2.853	4,82%	127.076.347,65	5,64%
2011	1.778	3,00%	60.604.477,08	2,69%
2012	1.546	2,61%	52.410.364,45	2,32%
2013	1.218	2,06%	43.064.061,64	1,91%
2014	414	0,70%	11.521.149,09	0,51%
2015	155	0,26%	4.995.263,43	0,22%
2016	145	0,24%	6.210.677,73	0,28%
2017	426	0,72%	25.865.201,36	1,15%
2018	651	1,10%	39.248.691,64	1,74%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2.690	4,54%	12.335.242,94	0,55%
2021 - 2025	14.585	24,64%	285.040.716,06	12,64%
2026 - 2030	16.587	28,02%	533.014.900,82	23,64%
2031 - 2035	10.942	18,49%	518.142.616,25	22,98%
2036 - 2040	7.622	12,88%	463.339.876,19	20,55%
2041 - 2045	3.193	5,39%	209.752.881,21	9,30%
2046 +	3.569	6,03%	232.970.151,10	10,33%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8.335	14,08%	82.759.985,36	3,67%
40.01 - 60 months	4.671	7,89%	98.632.294,33	4,37%
60.01 - 90 months	6.946	11,74%	189.469.494,30	8,40%
90.01 - 120 months	7.388	12,48%	217.180.403,89	9,63%
120.01 - 150 months	9.069	15,32%	354.418.164,31	15,72%
150.01 - 180 months	5.492	9,28%	247.377.143,39	10,97%
over 180 months	17.287	29,21%	1.064.758.898,98	47,23%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4.566	7,71%	344.789.504,96	15,29%
1.01% - 2.00%	32.501	54,91%	1.319.495.464,84	58,52%
2.01% - 3.00%	4.035	6,82%	102.930.008,03	4,57%
3.01% - 4.00%	2.212	3,74%	100.527.113,71	4,46%
4.01% - 5.00%	10.781	18,21%	295.141.161,20	13,09%
5.01% - 6.00%	1.255	2,12%	26.635.562,04	1,18%
6.01% - 7.00%	2.320	3,92%	37.439.174,70	1,66%
7.01% +	1.518	2,56%	27.638.395,08	1,23%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13.677	23,11%	182.466.794,82	8,09%
20.01% - 30.00%	8.968	15,15%	225.745.512,01	10,01%
30.01% - 40.00%	8.053	13,61%	274.453.892,73	12,17%
40.01% - 50.00%	7.140	12,06%	295.529.524,98	13,11%
50.01% - 60.00%	5.827	9,84%	288.595.264,25	12,80%
60.01% - 70.00%	4.685	7,92%	265.964.612,98	11,80%
70.01% - 80.00%	3.775	6,38%	231.931.603,98	10,29%
80.01% - 90.00%	2.684	4,53%	176.206.412,56	7,82%
90.01% - 100.00%	2.080	3,51%	142.496.485,40	6,32%
100.00% +	2.299	3,88%	171.206.280,86	7,59%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19.498	32,94%	343.112.755,77	15,22%
20.01% - 30.00%	11.311	19,11%	383.272.314,74	17,00%
30.01% - 40.00%	10.508	17,75%	449.795.106,40	19,95%
40.01% - 50.00%	8.492	14,35%	442.167.745,76	19,61%
50.01% - 60.00%	5.254	8,88%	329.733.787,49	14,62%
60.01% - 70.00%	3.000	5,07%	207.915.417,51	9,22%
70.01% - 80.00%	973	1,64%	78.765.863,48	3,49%
80.01% - 90.00%	118	0,20%	15.150.021,31	0,67%
90.01% - 100.00%	23	0,04%	2.965.869,35	0,13%
100.00% +	11	0,02%	1.717.502,76	0,08%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3.462	5,85%	57.574.199,15	2,55%
20.01% - 30.00%	5.401	9,13%	124.364.849,42	5,52%
30.01% - 40.00%	7.514	12,70%	212.385.739,47	9,42%
40.01% - 50.00%	9.251	15,63%	312.192.609,96	13,85%
50.01% - 60.00%	9.579	16,18%	377.329.494,46	16,74%
60.01% - 70.00%	8.757	14,80%	378.395.558,03	16,78%
70.01% - 80.00%	8.410	14,21%	408.117.944,90	18,10%
80.01% - 90.00%	4.309	7,28%	223.262.988,43	9,90%
90.01% - 100.00%	2.233	3,77%	148.243.611,96	6,58%
100.00% +	272	0,46%	12.729.388,79	0,56%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23.497	39,70%	1.067.576.774,79	47,35%
Thessaloniki	8.633	14,59%	297.263.751,31	13,18%
Macedonia	7.064	11,93%	202.185.571,40	8,97%
Peloponnese	4.383	7,41%	153.131.598,72	6,79%
Thessaly	4.344	7,34%	128.056.113,26	5,68%
Sterea Ellada	3.252	5,49%	102.624.877,08	4,55%
Creta Island	2.389	4,04%	95.154.751,73	4,22%
Ionian Islands	960	1,62%	40.195.040,90	1,78%
Thrace	1.493	2,52%	44.406.433,22	1,97%
Epirus	1.826	3,09%	59.247.848,80	2,63%
Aegean Islands	1.347	2,28%	64.753.623,35	2,87%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	185	0,31%	10.660.660,70	0,47%
12 - 24	737	1,25%	46.162.291,46	2,05%
24 - 36	236	0,40%	11.735.885,08	0,52%
36 - 60	361	0,61%	12.284.775,20	0,54%
60 - 96	3.598	6,08%	121.183.874,78	5,37%
over 96	54.071	91,35%	2.052.568.897,35	91,04%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	16	0,03%	206.005,67	0,01%
5 - 10 years	950	1,61%	11.092.782,10	0,49%
10 - 15 years	11.272	19,04%	200.595.718,85	8,90%
15 - 20 years	11.268	19,04%	323.859.206,33	14,36%
20 - 25 years	10.464	17,68%	461.069.335,02	20,45%
25 - 30 years	17.364	29,34%	767.921.327,36	34,06%
30 - 35 years	3.615	6,11%	223.708.558,67	9,92%
35 years +	4.239	7,16%	266.143.450,55	11,80%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	45.939	77,62%	1.660.273.205,10	73,64%
Houses	13.249	22,38%	594.323.179,47	26,36%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13.158	22,23%	517.945.891,71	22,97%
Purchase	30.998	52,37%	1.258.449.491,73	55,82%
Repair	11.358	19,19%	367.397.729,33	16,30%
Construction (re-mortgage)	128	0,22%	7.553.482,43	0,34%
Purchase (re-mortgage)	668	1,13%	30.337.625,25	1,35%
Repair (re-mortgage)	405	0,68%	17.257.221,60	0,77%
Equity Release	2.473	4,18%	55.654.942,53	2,47%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	58.946	99,59%	2.235.195.220,58	99,14%
Balloon	242	0,41%	19.401.163,99	0,86%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	58.461	98,77%	2.236.301.603,98	99,19%
Fixed Converting to Floating	406	0,69%	15.467.878,57	0,69%
Fixed to Maturity	321	0,54%	2.826.902,02	0,13%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

Fixed rate assets **0,81%**
Liability WAL (in years) **6,60**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3.167	5,42%	249.263.398,48	11,15%
Libor 3 Months (CHF)	450	0,77%	36.635.530,97	1,64%
ECB Tracker	29.669	50,75%	1.129.612.322,99	50,51%
Euribor 1 Month	2.105	3,60%	92.012.686,96	4,11%
Euribor 3 Months	8.621	14,75%	380.536.523,11	17,02%
Libor 1 Month (Euro)	83	0,14%	1.250.285,02	0,06%
Eurobank OEK's Rate	305	0,52%	3.776.238,15	0,17%
Euribor 6 Months	8	0,01%	64.349,55	0,00%
TBank OEK's Rate	193	0,33%	2.089.772,07	0,09%
TBank GG Rate	37	0,06%	628.133,20	0,03%
Originator Rate	13.823	23,64%	340.432.363,48	15,22%
Grand Total	58.461	100,00%	2.236.301.603,98	100,00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	91	22,41%	3.520.595,07	22,76%
Euribor 1 Month	56	13,79%	2.504.764,53	16,19%
Euribor 3 Months	47	11,58%	1.329.124,96	8,59%
Originator Rate	212	52,22%	8.113.394,01	52,45%
Grand Total	406	100,00%	15.467.878,57	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	35	8,62%	1.080.584,53	6,99%
1 Jan 2021 +	371	91,38%	14.387.294,04	93,01%
Grand Total	406	100,00%	15.467.878,57	100,00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	58.774	99,30%	2.235.872.236,95	99,17%
Y	414	0,70%	18.724.147,62	0,83%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	38	9,18%	1.607.791,99	8,59%
OEK Subsidy	376	90,82%	17.116.355,63	91,41%
Grand Total	414	100,00%	18.724.147,62	100,00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47.330	79,97%	1.937.892.993,52	85,95%
Y	11.858	20,03%	316.703.391,05	14,05%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56.822	96,00%	2.113.492.231,70	93,74%
Y	2.366	4,00%	141.104.152,87	6,26%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59.188	100,00%	2.254.596.384,57	100,00%
S	0	0,00%	0,00	0,00%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53.372	90,17%	2.095.378.177,65	92,94%
Y	5.816	9,83%	159.218.206,92	7,06%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	56.968	96,25%	2.171.008.939,93	96,29%
Second home/Holiday houses	2.040	3,45%	78.038.569,91	3,46%
Buy-to-let/Non-Owner occupied	36	0,06%	1.642.349,34	0,07%
Other	144	0,24%	3.906.525,39	0,17%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15.125	25,55%	676.888.363,32	30,02%
Pensioner	10.458	17,67%	304.739.496,32	13,52%
Other Private Employees	8.920	15,07%	334.784.135,11	14,85%
Civil Servant	7.495	12,66%	261.211.433,95	11,59%
Other Self Employed	2.919	4,93%	139.079.582,96	6,17%
Unemployed	2.854	4,82%	88.827.312,48	3,94%
Teacher	2.224	3,76%	78.818.474,25	3,50%
Civil Servant - Policeman	1.761	2,98%	79.170.391,08	3,51%
Civil Servant - Primary School Teachers	1.605	2,71%	54.037.591,93	2,40%
Salesman	1.419	2,40%	46.796.044,57	2,08%
Military Personnel	1.375	2,32%	59.713.646,85	2,65%
Housewife	1.151	1,94%	40.326.056,78	1,79%
Accountant	774	1,31%	32.608.003,90	1,45%
Civil Servant- Nurse/ Midwife	555	0,94%	21.835.520,23	0,97%
Lawyers - Jurists	553	0,93%	35.760.330,84	1,59%
Grand Total	59.188	100,00%	2.254.596.384,57	100,00%