

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



Report No: **7**
Reporting Date: **20/5/2019**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2019	30/4/2019

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) 0,89

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	27	Act/360	0,4390%	164.625,00	-
2	20-Feb-19	20-May-19	89	Act/360	0,1920%	308.533,33	308.533,33
3	23-Apr-19	22-Jul-19	27	Act/360	0,1890%	92.137,50	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As at 30/4/2019			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	328.967.135,07	2.019.865.328,64	2.307.499.441,67	310.643.619,00	1.978.439.797,67	2.256.271.493,40
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	328.655.505,70	2.016.349.665,99	2.303.711.304,27	310.545.193,67	1.975.604.188,12	2.253.347.854,76
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	298.087.292,37	1.896.551.928,62	2.157.186.091,75	281.037.415,11	1.870.792.315,10	2.122.144.980,43
A.4	Aggregate Original Principal O/S balance	423.857.857,66	3.885.832.456,66	4.309.690.314,32	397.629.554,36	3.774.057.715,99	4.171.687.270,35
A.5	Average Current Principal O/S balance	88.503,40	35.934,91	38.505,81	90.172,31	36.742,56	39.382,65
A.6	Average Original Principal O/S balance	114.032,25	69.131,86	71.916,87	115.422,22	70.089,84	72.815,75
A.7	Maximum Current Principal O/S balance	751.873,09	4.318.941,20	4.318.941,20	753.068,51	4.392.249,02	4.392.249,02
A.8	Maximum Original Principal O/S balance	1.160.000,00	5.500.000,00	5.500.000,00	1.160.000,00	5.500.000,00	5.500.000,00
A.9	Total Number of Loans	3.717	56.209	59.926	3.445	53.846	57.291
A.10	Weighted Average Seasoning (years)	12,69	12,20	12,26	12,61	12,10	12,16
A.11	Weighted Average Remaining Maturity (years)	13,80	15,13	14,96	13,79	15,06	14,90
A.12	Weighted Average Current Indexed LTV percent (%)	74,46	60,35	62,11	75,64	59,67	61,63
A.13	Weighted Average Current Unindexed LTV percent (%)	47,54	38,99	40,06	48,44	38,81	40,00
A.14	Weighted Average Original LTV percent (%)	63,43	60,96	61,27	63,54	60,88	61,21
A.15	Weighted Average Interest Rate - Total (%)	0,63	2,29	2,08	0,63	2,29	2,08
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,56	1,14	0,93	0,56	1,15	0,93
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98,31	89,83	90,89	98,57	96,57	96,82
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1,46	9,06	8,11	1,14	2,71	2,52
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,13	0,93	0,83	0,26	0,57	0,53
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0,09	0,17	0,16	0,03	0,14	0,13
A.21	FX Rate	1,1437	1		1,1181	1	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/4/2019					
		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	4,547	2,053,431,76	70,304	13,806,143,73	74,851	15,601,572,39
B.2	Partial Prepayments	3	20,614,40	88	574,967,19	91	592,991,50
B.3	Whole Prepayments	1	22,947,67	82	1,445,044,61	83	1,465,109,02
B.4	Total Principal Receipts (B1+B2+B3)	-	2,096,993,83	-	15,826,155,53	-	17,659,672,91

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As at 30/4/2019					
		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	3,982	160,644,10	64,677	3,855,131,64	68,659	3,995,591,64
C.2	Interest From Overdues	1,053	871,91	14,119	10,883,91	15,172	11,646,27
C.3	Total Interest Receipts (C1+C2)	-	161,516,01	-	3,866,015,55	-	4,007,237,91
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As at 30/4/2019					
		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	3,654	323,417,810,25	49,480	1,814,540,209,14	53,134	2,097,322,241,36
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	61	5,237,695,45	6,624	201,809,456,85	6,685	206,389,062,91
A.3	Totals (A1+ A2)	3,715	328,655,505,70	56,104	2,016,349,665,99	59,819	2,303,711,304,27
A.4	In Arrears Loans 90 Days To 360 Days	2	311,629,37	105	3,515,662,65	107	3,788,137,40
A.5	Denounced Loans	0	0,00	0	0,00	0	0,00
A.6	Totals (A4+ A5)	2	311,629,37	105	3,515,662,65	107	3,788,137,40

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As at 30/4/2019					
		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	54	4,799,271,47	6,093	183,004,812,49	6,147	187,201,080,28
B.2	60 Days < Installment <= 89 Days	7	438,423,98	531	18,804,644,36	538	19,187,982,63
B.3	Total (B1+B2=A4)	61	5,237,695,45	6,624	201,809,456,85	6,685	206,389,062,91
B.4	90 Days < Installment <= 119 Days	2	311,629,37	90	2,852,025,41	92	3,124,500,16
B.5	120 Days < Installment <= 360 Days	0	0,00	15	663,637,24	15	663,637,24
B.6	Total (B4+B5=A4)	2	311,629,37	105	3,515,662,65	107	3,788,137,40

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	At April-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	21,169,081,03	758,849,99	94,240,818,12	37,149,789,28	112,750,113,42	37,813,293,69
A.2	Number of Loans	281	7	3,130	636	3,411	643



Statutory Tests

as of 30/4/2019

Outstanding Bonds Principal	1.800.000.000,00	
Outstanding Accrued Interest on Bonds ¹	318.744,44	
Total Bonds Amount	1.800.318.744,44	
Current Outstanding Balance of Loans	2.307.499.441,67	
A. Adjusted Outstanding Principal of Loans ²	2.157.186.091,75	
B. Accrued Interest on Loans	5.455.245,25	
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	7.977.083,33	
Nominal Value (A+B+C+D-Z)	2.154.664.253,67	
Bonds / Nominal Value Assets Percentage	2.081.293.346,18	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2.533.010.171,89	
Net Present Value of Liabilities	1.808.763.348,89	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.503.572.438,18	
Net Present Value of Liabilities	1.802.907.595,42	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.607.944.414,72	
Net Present Value of Liabilities	1.838.368.290,56	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	41.335.067,20	
Interest due on all series of covered bonds during 1st year	4.026.680,90	
Parameters		
LTV Cap	80,00%	
Asset Percentage	86,5%	
Negative carry Margin	0,50%	
Reserve Ledger		
Opening Balance	5.101.865,82	
Required Reserve Amount	4.076.122,56	
Amount credited to the account (payment to BoNY)	-1.025.743,26	
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	3.717	6,20%	287.634.113,03	12,47%
EUR	56.209	93,80%	2.019.865.328,64	87,53%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16.558	27,63%	397.368.700,10	9,22%
37.501 - 75.000	22.939	38,28%	1.299.111.628,40	30,14%
75.001 - 100.000	9.291	15,50%	827.867.088,95	19,21%
100.001 - 150.000	7.461	12,45%	922.467.935,21	21,40%
150.001 - 250.000	2.847	4,75%	537.411.850,55	12,47%
250.001 - 500.000	712	1,19%	232.510.668,52	5,40%
500.001 +	118	0,20%	92.952.442,59	2,16%
Grand Total	59.926	100,00%	4.309.690.314,32	100,00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	37.497	62,57%	671.049.831,28	29,08%
37.501 - 75.000	15.528	25,91%	807.140.350,27	34,98%
75.001 - 100.000	3.479	5,81%	298.473.090,20	12,93%
100.001 - 150.000	2.297	3,83%	272.992.764,61	11,83%
150.001 - 250.000	878	1,47%	160.762.252,58	6,97%
250.001 - 500.000	209	0,35%	68.754.882,80	2,98%
500.001 +	38	0,06%	28.326.269,93	1,23%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	17.393	29,02%	485.563.821,15	01/1900
2005	6.700	11,18%	285.989.732,56	12,39%
2006	9.660	16,12%	426.215.299,59	18,47%
2007	8.651	14,44%	363.756.802,52	15,76%
2008	5.112	8,53%	225.496.619,66	9,77%
2009	3.133	5,23%	141.684.296,15	6,14%
2010	2.878	4,80%	129.707.599,85	5,62%
2011	1.800	3,00%	62.143.678,27	2,69%
2012	1.559	2,60%	53.198.184,05	2,31%
2013	1.241	2,07%	44.328.053,21	1,92%
2014	417	0,70%	11.675.923,68	0,51%
2015	156	0,26%	5.053.250,36	0,22%
2016	147	0,25%	6.775.178,90	0,29%
2017	427	0,71%	26.072.002,82	1,13%
2018	652	1,09%	39.838.998,90	1,73%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2.939	4,90%	14.994.182,89	0,65%
2021 - 2025	14.735	24,59%	300.001.831,51	13,00%
2026 - 2030	16.689	27,85%	547.249.437,27	23,72%
2031 - 2035	11.047	18,43%	526.594.978,17	22,82%
2036 - 2040	7.692	12,84%	470.270.326,07	20,38%
2041 - 2045	3.224	5,38%	212.365.067,56	9,20%
2046 +	3.600	6,01%	236.023.618,20	10,23%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8.100	13,52%	81.053.410,84	3,51%
40.01 - 60 months	4.861	8,11%	101.773.502,09	4,41%
60.01 - 90 months	7.029	11,73%	195.534.311,07	8,47%
90.01 - 120 months	7.524	12,56%	225.436.912,87	9,77%
120.01 - 150 months	9.083	15,16%	357.579.792,41	15,50%
150.01 - 180 months	5.700	9,51%	257.220.352,69	11,15%
over 180 months	17.629	29,42%	1.088.901.159,70	47,19%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4.574	7,63%	342.333.814,94	14,84%
1.01% - 2.00%	32.833	54,79%	1.357.139.980,66	58,81%
2.01% - 3.00%	4.150	6,93%	108.841.331,87	4,72%
3.01% - 4.00%	2.213	3,69%	101.891.013,54	4,42%
4.01% - 5.00%	10.921	18,22%	302.395.006,42	13,10%
5.01% - 6.00%	1.291	2,15%	27.462.617,15	1,19%
6.01% - 7.00%	2.400	4,00%	38.954.559,59	1,69%
7.01% +	1.544	2,58%	28.481.117,49	1,23%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12.202	20,36%	153.483.018,76	6,65%
20.01% - 30.00%	8.497	14,18%	201.956.672,58	8,75%
30.01% - 40.00%	7.622	12,72%	245.565.898,31	10,64%
40.01% - 50.00%	7.067	11,79%	280.858.443,54	12,17%
50.01% - 60.00%	6.108	10,19%	281.830.567,28	12,21%
60.01% - 70.00%	5.141	8,58%	275.296.411,92	11,93%
70.01% - 80.00%	4.022	6,71%	240.774.284,76	10,43%
80.01% - 90.00%	3.065	5,11%	195.736.706,61	8,48%
90.01% - 100.00%	2.331	3,89%	157.135.803,99	6,81%
100.00% +	3.871	6,46%	274.861.633,92	11,91%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19.390	32,36%	347.784.632,32	15,07%
20.01% - 30.00%	11.424	19,06%	389.803.402,02	16,89%
30.01% - 40.00%	10.706	17,87%	458.158.107,43	19,88%
40.01% - 50.00%	8.625	14,39%	449.781.285,34	19,49%
50.01% - 60.00%	5.459	9,11%	341.770.373,97	14,81%
60.01% - 70.00%	3.135	5,23%	216.049.163,32	9,36%
70.01% - 80.00%	1.033	1,72%	81.520.472,79	3,53%
80.01% - 90.00%	117	0,20%	14.028.191,88	0,61%
90.01% - 100.00%	26	0,04%	3.039.648,89	0,13%
100.00% +	11	0,02%	5.564.163,72	0,24%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3.482	5,81%	59.040.953,36	2,56%
20.01% - 30.00%	5.450	9,09%	126.730.576,22	5,49%
30.01% - 40.00%	7.590	12,67%	216.723.442,99	9,39%
40.01% - 50.00%	9.342	15,59%	318.274.834,47	13,79%
50.01% - 60.00%	9.710	16,20%	385.628.542,26	16,71%
60.01% - 70.00%	8.885	14,83%	386.412.301,38	16,75%
70.01% - 80.00%	8.536	14,24%	421.394.123,05	18,26%
80.01% - 90.00%	4.386	7,32%	228.422.931,73	9,90%
90.01% - 100.00%	2.265	3,78%	151.677.687,21	6,57%
100.00% +	280	0,47%	13.194.048,98	0,57%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	23.812	39,74%	1.095.490.913,83	47,48%
Thessaloniki	8.720	14,55%	302.684.323,31	13,12%
Macedonia	7.144	11,92%	206.639.248,95	8,96%
Peloponnese	4.437	7,40%	156.625.620,38	6,79%
Thessaly	4.401	7,34%	130.529.904,12	5,66%
Sterea Ellada	3.293	5,50%	104.750.117,05	4,54%
Creta Island	2.422	4,04%	97.664.950,31	4,23%
Ionian Islands	973	1,62%	40.977.926,83	1,78%
Thrace	1.504	2,51%	45.129.354,81	1,96%
Epirus	1.852	3,09%	60.583.155,00	2,63%
Aegean Islands	1.368	2,28%	66.423.927,08	2,88%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	339	0,57%	20.039.931,35	0,87%
12 - 24	665	1,11%	42.021.329,04	1,82%
24 - 36	191	0,32%	8.870.472,16	0,38%
36 - 60	423	0,71%	13.430.625,19	0,58%
60 - 96	3.941	6,58%	136.029.908,50	5,90%
over 96	54.367	90,72%	2.087.107.175,43	90,45%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	17	0,03%	216.115,45	0,01%
5 - 10 years	988	1,65%	11.807.691,00	0,51%
10 - 15 years	11.553	19,28%	212.632.256,06	9,21%
15 - 20 years	11.391	19,01%	338.009.381,51	14,65%
20 - 25 years	10.543	17,59%	469.112.123,97	20,33%
25 - 30 years	17.521	29,24%	781.161.443,75	33,85%
30 - 35 years	3.636	6,07%	224.884.209,60	9,75%
35 years +	4.277	7,14%	269.676.220,32	11,69%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	46.495	77,59%	1.695.346.453,85	73,47%
Houses	13.431	22,41%	612.152.987,82	26,53%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	13.341	22,26%	530.158.677,54	22,98%
Purchase	31.340	52,30%	1.288.847.446,91	55,85%
Repair	11.524	19,23%	375.118.050,43	16,26%
Construction (re-mortgage)	134	0,22%	7.868.691,80	0,34%
Purchase (re-mortgage)	676	1,13%	30.729.773,15	1,33%
Repair (re-mortgage)	414	0,69%	18.025.248,66	0,78%
Equity Release	2.497	4,17%	56.751.553,17	2,46%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	59.679	99,59%	2.288.121.698,63	99,16%
Balloon	247	0,41%	19.377.743,04	0,84%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	59.186	98,77%	2.288.495.208,21	99,18%
Fixed Converting to Floating	414	0,69%	15.873.290,68	0,69%
Fixed to Maturity	326	0,54%	3.130.942,78	0,14%
Grand Total	59.926	100,00%	2.307.499.441,67	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)	3.193	5,39%	247.371.349,72	10,81%
Libor 3 Months (CHF)	456	0,77%	36.269.660,32	1,58%
ECB Tracker	30.019	50,72%	1.160.696.358,04	50,72%
Euribor 1 Month	2.149	3,63%	99.254.410,22	4,34%
Euribor 3 Months	8.703	14,70%	388.271.252,72	16,97%
Libor 1 Month (Euro)	83	0,14%	1.291.351,34	0,06%
Eurobank OEK's Rate	319	0,54%	4.035.418,77	0,18%
Euribor 6 Months	8	0,01%	67.333,29	0,00%
TBank OEK's Rate	209	0,35%	2.292.414,45	0,10%
TBank GG Rate	37	0,06%	646.419,74	0,03%
Originator Rate	14.010	23,67%	348.299.239,59	15,22%
Grand Total	59.186	100,00%	2.288.495.208,21	100,00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	91	21,98%	3.566.242,75	22,47%
Euribor 1 Month	56	13,53%	2.533.079,29	15,96%
Euribor 3 Months	47	11,35%	1.349.053,16	8,50%
Originator Rate	220	53,14%	8.424.915,48	53,08%
Grand Total	414	100,00%	15.873.290,68	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	42	10,14%	1.265.743,13	7,97%
1 Jan 2021 +	372	89,86%	14.607.547,55	92,03%
Grand Total	414	100,00%	15.873.290,68	100,00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59.315	98,98%	2.278.923.567,29	98,76%
Y	611	1,02%	28.575.874,38	1,24%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	40	6,55%	1.729.486,95	6,05%
OEK Subsidy	571	93,45%	26.846.387,43	93,95%
Grand Total	611	100,00%	28.575.874,38	100,00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47.970	80,05%	1.982.412.441,19	85,91%
Y	11.956	19,95%	325.087.000,48	14,09%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57.528	96,00%	2.164.943.260,25	93,82%
Y	2.398	4,00%	142.556.181,41	6,18%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	59.926	100,00%	2.307.499.441,67	100,00%
S	0	0,00%	0,00	0,00%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54.040	90,18%	2.145.229.480,83	92,97%
Y	5.886	9,82%	162.269.960,83	7,03%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	57.675	96,24%	2.222.070.296,29	96,30%
Second home/Holiday houses	2.065	3,45%	79.677.160,92	3,45%
Buy-to-let/Non-Owner occupied	37	0,06%	1.706.313,99	0,07%
Other	149	0,25%	4.045.670,47	0,18%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	15.313	25,55%	694.082.427,55	30,08%
Pensioner	10.502	17,52%	308.442.936,64	13,37%
Other Private Employees	9.077	15,15%	345.488.034,28	14,97%
Civil Servant	7.622	12,72%	267.682.207,02	11,60%
Other Self Employed	3.003	5,01%	143.693.791,73	6,23%
Unemployed	2.887	4,82%	90.832.577,93	3,94%
Teacher	2.229	3,72%	79.873.906,08	3,46%
Civil Servant - Policeman	1.778	2,97%	80.636.658,59	3,49%
Civil Servant - Primary School Teachers	1.604	2,68%	54.551.670,97	2,36%
Salesman	1.447	2,41%	47.828.580,32	2,07%
Military Personnel	1.395	2,33%	61.104.249,88	2,65%
Housewife	1.167	1,95%	41.576.916,56	1,80%
Accountant	786	1,31%	33.569.669,40	1,45%
Lawyers - Jurists	560	0,93%	36.134.413,69	1,57%
Civil Servant- Nurse/ Midwife	556	0,93%	22.001.401,04	0,95%
Grand Total	59.926	100,00%	2.307.499.441,67	100,00%