

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **56**
Reporting Date: **21/8/2023**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/7/2023	31/7/2023

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

I Programme Details as of 21/8/2023

Series	Issue Date	ISIN	S&P's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	A	500,000,000.00	Euribor 3M + 0,50%	20-Jan-27	20-Jan-77
2	16-Nov-18	XS1900633212	A	500,000,000.00	Euribor 3M + 0,50%	20-Nov-23	20-Nov-73
3	16-Nov-18	XS1910934535	A	500,000,000.00	Euribor 3M + 0,50%	22-Jan-24	22-Jan-74
				1,500,000,000.00			

Fixed Rate Bonds **0%**
Liability WAL (in years) **1.44**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jul-23	20-Oct-23	32	Act/360	4.2050%	1,868,888.89	-
2	22-May-23	21-Aug-23	91	Act/360	3.8830%	4,907,680.56	4,907,680.56
3	20-Jul-23	20-Oct-23	32	Act/360	4.2050%	1,868,888.89	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/7/2023			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	225,773,395.58	1,546,946,927.29	1,781,663,005.45	228,230,837.44	1,565,109,871.32	1,798,284,000.29
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	225,773,395.58	1,545,995,927.47	1,780,712,005.63	228,230,837.44	1,564,611,325.69	1,797,785,454.66
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	212,237,240.63	1,543,254,545.35	1,763,898,313.55	215,166,183.92	1,561,797,266.15	1,781,623,771.99
A.4	Aggregate Original Principal O/S balance	365,583,782.62	3,127,963,600.66	3,493,547,383.28	367,044,701.81	3,148,904,320.29	3,515,949,022.10
A.5	Average Current Principal O/S balance	70,797.55	35,356.36	37,954.56	71,233.10	35,513.37	38,038.79
A.6	Average Original Principal O/S balance	114,639.00	71,491.41	74,422.64	114,558.27	71,450.71	74,372.27
A.7	Maximum Current Principal O/S balance	659,845.14	959,233.50	959,233.50	661,486.86	962,736.33	962,736.33
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	2,000,000.00	900,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,189	43,753	46,942	3,204	44,071	47,275
A.10	Weighted Average Seasoning (years)	16.55	13.05	13.52	16.46	12.99	13.44
A.11	Weighted Average Remaining Maturity (years)	13.49	15.61	15.33	13.55	15.65	15.37
A.12	Weighted Average Current Indexed LTV percent (%)	61.38	40.42	43.18	60.57	40.52	43.12
A.13	Weighted Average Current Unindexed LTV percent (%)	52.72	38.75	40.59	52.01	38.86	40.56
A.14	Weighted Average Original LTV percent (%)	67.10	67.50	67.45	67.08	67.47	67.42
A.15	Weighted Average Interest Rate - Total (%)	2.60	4.64	4.37	2.59	4.65	4.39
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.54	4.32	3.49	2.53	4.30	3.49
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.21	93.22	94.00	99.01	93.27	94.01
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.75	6.27	5.54	0.87	6.18	5.49
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.05	0.46	0.40	0.12	0.53	0.47
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.06	0.05	0.00	0.03	0.03
A.21	FX Rate	0.9619	-	-	0.9788	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/7/2023					
		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	4,670	1,611,715.67	56,113	9,548,271.61	60,783	11,538,185.79
B.2	Partial Prepayments	7	243,204.60	155	1,986,262.84	162	2,308,141.54
B.3	Whole Prepayments	8	434,236.02	160	4,084,638.26	168	4,680,663.15
B.4	Total Principal Receipts (B1+B2+B3)	-	2,289,156.29	-	15,619,172.71	-	18,526,990.48

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/7/2023					
		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	3,978	487,515.58	52,219	6,017,132.70	56,197	6,523,958.34
C.2	Interest From Overdues	1,635	1,336.30	12,748	10,998.98	14,383	12,388.21
C.3	Total Interest Receipts (C1+C2)	-	488,851.88	-	6,028,131.68	70,580	6,536,346.55
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/7/2023					
		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	3,155	223,979,590.45	39,155	1,441,999,046.82	42,310	1,674,850,268.83
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	34	1,793,805.13	4,572	103,996,880.65	4,606	105,861,736.80
A.3	Totals (A1+ A2)	3,189	225,773,395.58	43,727	1,545,995,927.47	46,916	1,780,712,005.63
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	26	950,999.82	26	950,999.82
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	26	950,999.82	26	950,999.82

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/7/2023					
		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	28	1,687,857.40	4,315	96,945,861.28	4,343	98,700,573.20
B.2	60 Days < Installment <= 89 Days	6	105,947.73	257	7,051,019.37	263	7,161,163.59
B.3	Total (B1+B2=A4)	34	1,793,805.13	4,572	103,996,880.65	4,606	105,861,736.80
B.4	90 Days < Installment <= 119 Days	0	0.00	24	874,711.02	24	874,711.02
B.5	120 Days < Installment <= 360 Days	0	0.00	2	76,288.80	2	76,288.80
B.6	Total (B4+B5=A4)	0	0.00	26	950,999.82	26	950,999.82

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/7/2023					
		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	162,495.41	0.00	2,556,531.59	0.00	2,725,463.30
A.2	Number of Loans	0	6	0	140	0	146



Statutory Tests

as of 31/7/2023

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	5,230,736.11	
Total Bonds Amount	1,505,230,736.11	
Current Outstanding Balance of Loans	1,781,663,005.45	
A. Adjusted Outstanding Principal of Loans ²	1,763,898,313.55	
B. Accrued Interest on Loans	7,492,873.73	
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	10,805,555.56	
Nominal Value (A+B+C+D-Z)	1,760,585,631.72	
Bonds / Nominal Value Assets Percentage	1,740,151,140.01	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,946,840,850.36	
Net Present Value of Liabilities	1,519,073,898.02	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,859,114,902.21	
Net Present Value of Liabilities	1,514,895,752.77	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,052,058,076.08	
Net Present Value of Liabilities	1,523,844,271.90	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	75,768,008.50	
Interest due on all series of covered bonds during 1st year	44,262,317.05	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	47,823,764.19	
Required Reserve Amount	44,213,512.55	
Amount credited to the account (payment to BoNY)	-3,610,251.64	
Available (Outstanding) Reserve Amount t	44,213,512.55	

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
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LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	3,189	6.79%	234,716,078.16	13.17%
EUR	43,753	93.21%	1,546,946,927.29	86.83%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	12,062	25.70%	294,377,666.85	8.43%
37.501 - 75.000	17,779	37.87%	1,007,467,011.01	28.84%
75.001 - 100.000	7,509	16.00%	669,315,135.76	19.16%
100.001 - 150.000	6,393	13.62%	792,124,909.71	22.67%
150.001 - 250.000	2,511	5.35%	474,442,300.50	13.58%
250.001 - 500.000	612	1.30%	199,407,318.96	5.71%
500.001 +	76	0.16%	56,413,040.49	1.61%
Grand Total	46,942	100.00%	3,493,547,383.28	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,963	63.83%	516,757,086.13	29.00%
37.501 - 75.000	11,383	24.25%	600,082,013.00	33.68%
75.001 - 100.000	2,824	6.02%	243,234,028.00	13.65%
100.001 - 150.000	1,895	4.04%	226,809,526.69	12.73%
150.001 - 250.000	682	1.45%	125,742,297.04	7.06%
250.001 - 500.000	176	0.37%	56,212,953.13	3.16%
500.001 +	19	0.04%	12,825,101.46	0.72%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	11,811	25.16%	259,796,891.43	14.58%
2005	4,607	9.81%	182,935,353.10	10.27%
2006	6,679	14.23%	278,857,512.51	15.65%
2007	5,367	11.43%	233,351,335.74	13.10%
2008	3,233	6.89%	135,297,456.94	7.59%
2009	2,539	5.41%	83,379,896.90	4.68%
2010	2,372	5.05%	84,829,391.97	4.76%
2011	1,434	3.05%	46,805,721.89	2.63%
2012	1,167	2.49%	38,001,959.11	2.13%
2013	873	1.86%	27,312,312.94	1.53%
2014	344	0.73%	10,287,865.18	0.58%
2015	196	0.42%	7,651,834.53	0.43%
2016	234	0.50%	11,228,662.26	0.63%
2017	449	0.96%	22,056,297.26	1.24%
2018	703	1.50%	33,394,859.62	1.87%
2019	488	1.04%	26,374,449.69	1.48%
2020	523	1.11%	33,548,931.29	1.88%
2021	2,086	4.44%	138,210,317.93	7.76%
2022	1,663	3.54%	116,056,896.28	6.51%
2023	174	0.37%	12,285,058.88	0.69%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	4,486	9.56%	33,947,402.08	1.91%
2026 - 2030	13,770	29.33%	269,652,915.28	15.13%
2031 - 2035	10,392	22.14%	374,758,228.92	21.03%
2036 - 2040	7,988	17.02%	407,573,915.79	22.88%
2041 - 2045	4,389	9.35%	270,309,229.75	15.17%
2046 +	5,917	12.60%	425,421,313.62	23.88%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,587	14.03%	60,285,327.89	3.38%
40.01 - 60 months	4,674	9.96%	71,587,162.37	4.02%
60.01 - 90 months	6,083	12.96%	151,534,284.42	8.51%
90.01 - 120 months	7,164	15.26%	222,940,482.20	12.51%
120.01 - 150 months	3,884	8.27%	160,379,822.78	9.00%
150.01 - 180 months	5,718	12.18%	284,005,236.87	15.94%
over 180 months	12,832	27.34%	830,930,688.91	46.64%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5	0.01%	438,333.43	0.02%
1.01% - 2.00%	50	0.11%	4,442,023.25	0.25%
2.01% - 3.00%	2,826	6.02%	221,219,958.38	12.42%
3.01% - 4.00%	5,659	12.06%	350,912,234.71	19.70%
4.01% - 5.00%	27,926	59.49%	905,255,198.08	50.81%
5.01% - 6.00%	5,800	12.36%	166,013,048.95	9.32%
6.01% - 7.00%	2,879	6.13%	96,180,701.16	5.40%
7.01% +	1,797	3.83%	37,201,507.48	2.09%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,744	37.80%	277,742,083.59	15.59%
20.01% - 30.00%	8,183	17.43%	280,316,131.39	15.73%
30.01% - 40.00%	6,815	14.52%	309,498,253.48	17.37%
40.01% - 50.00%	5,495	11.71%	304,089,448.75	17.07%
50.01% - 60.00%	3,903	8.31%	244,943,971.90	13.75%
60.01% - 70.00%	2,693	5.74%	185,773,583.59	10.43%
70.01% - 80.00%	1,390	2.96%	103,951,503.78	5.83%
80.01% - 90.00%	319	0.68%	26,503,033.40	1.49%
90.01% - 100.00%	106	0.23%	7,459,667.15	0.42%
100.00% +	294	0.63%	41,385,328.42	2.32%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,455	37.18%	287,177,889.39	16.12%
20.01% - 30.00%	9,457	20.15%	322,760,698.20	18.12%
30.01% - 40.00%	7,840	16.70%	355,601,253.24	19.96%
40.01% - 50.00%	5,007	10.67%	287,018,212.98	16.11%
50.01% - 60.00%	3,499	7.45%	225,669,679.49	12.67%
60.01% - 70.00%	2,258	4.81%	165,519,492.19	9.29%
70.01% - 80.00%	1,050	2.24%	86,688,427.35	4.87%
80.01% - 90.00%	221	0.47%	26,373,798.18	1.48%
90.01% - 100.00%	90	0.19%	15,153,908.23	0.85%
100.00% +	65	0.14%	9,699,646.20	0.54%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,637	5.62%	40,845,059.96	2.29%
20.01% - 30.00%	3,962	8.44%	86,041,447.25	4.83%
30.01% - 40.00%	5,636	12.01%	151,481,479.87	8.50%
40.01% - 50.00%	7,070	15.06%	228,450,443.99	12.82%
50.01% - 60.00%	7,595	16.18%	290,961,472.75	16.33%
60.01% - 70.00%	6,827	14.54%	299,188,183.02	16.79%
70.01% - 80.00%	6,827	14.54%	328,771,504.02	18.45%
80.01% - 90.00%	3,409	7.26%	163,600,568.22	9.18%
90.01% - 100.00%	2,033	4.33%	121,324,613.94	6.81%
100.00% +	946	2.02%	70,998,232.44	3.98%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,175	40.85%	881,026,105.59	49.45%
Thessaloniki	6,723	14.32%	232,678,559.08	13.06%
Macedonia	5,347	11.39%	144,967,910.17	8.14%
Peloponnese	3,475	7.40%	114,055,911.55	6.40%
Thessaly	3,368	7.17%	99,276,154.47	5.57%
Stereia Ellada	2,526	5.38%	77,080,748.98	4.33%
Creta Island	1,868	3.98%	70,430,036.24	3.95%
Ionian Islands	749	1.60%	28,032,243.67	1.57%
Thrace	1,210	2.58%	37,029,729.59	2.08%
Epirus	1,400	2.98%	42,361,001.02	2.38%
Aegean Islands	1,101	2.35%	54,724,605.09	3.07%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	862	1.84%	61,712,782.74	3.46%
12 - 24	2,067	4.40%	139,806,359.66	7.85%
24 - 36	1,265	2.69%	83,086,575.36	4.66%
36 - 60	963	2.05%	52,494,571.04	2.95%
60 - 96	1,197	2.55%	58,033,364.35	3.26%
over 96	40,588	86.46%	1,386,529,352.29	77.82%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6	0.01%	54,227.34	0.00%
5 - 10 years	353	0.75%	6,618,836.44	0.37%
10 - 15 years	3,631	7.74%	59,038,417.84	3.31%
15 - 20 years	7,848	16.72%	186,587,951.13	10.47%
20 - 25 years	9,888	21.06%	349,722,218.82	19.63%
25 - 30 years	16,751	35.68%	670,369,709.59	37.63%
30 - 35 years	3,901	8.31%	226,294,479.92	12.70%
35 years +	4,564	9.72%	282,977,164.37	15.88%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	36,510	77.78%	1,311,853,598.01	73.63%
Houses	10,432	22.22%	469,809,407.43	26.37%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,648	20.55%	369,586,889.25	20.74%
Purchase	26,084	55.57%	1,073,973,734.01	60.28%
Repair	8,669	18.47%	265,561,067.04	14.91%
Construction (re-mortgage)	88	0.19%	5,466,515.77	0.31%
Purchase (re-mortgage)	512	1.09%	24,601,165.23	1.38%
Repair (re-mortgage)	264	0.56%	11,585,562.84	0.65%
Equity Release	1,677	3.57%	30,888,071.30	1.73%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	46,811	99.72%	1,767,891,278.21	99.23%
Balloon	131	0.28%	13,771,727.24	0.77%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,170	87.70%	1,416,009,236.70	79.48%
Fixed Converting to Floating	5,663	12.06%	364,107,190.47	20.44%
Fixed to Maturity	109	0.23%	1,546,578.28	0.09%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	642	1.56%	27,101,511.29	1.91%
Euribor 1 Month	82	0.20%	2,671,678.00	0.19%
Euribor 3 Months	394	0.96%	16,281,692.55	1.15%
Eurobank OEK's Rate	84	0.20%	1,197,539.60	0.08%
Originator Rate	10,027	24.36%	194,272,621.83	13.72%
Saron 1M ISDA (CHF)	97	0.24%	6,265,639.64	0.44%
Saron 3M ISDA (CHF)	30	0.07%	2,020,248.86	0.14%
ESTR 1M ISDA (EUR)	28	0.07%	365,196.28	0.03%
Cap ECB Tracker	18,367	44.61%	609,995,815.68	43.08%
Cap Saron ISDA (CHF)	3,004	7.30%	222,737,902.21	15.73%
Cap Euribor 3 Months	6,968	16.92%	273,943,563.26	19.35%
Cap Euribor 1 Month	1,398	3.40%	58,574,938.40	4.14%
Other	49	0.12%	580,889.09	0.04%
Grand Total	41,170	100.00%	1,416,009,236.70	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	32	0.57%	1,336,769.56	0.37%
Euribor 1 Month	28	0.49%	1,315,757.46	0.36%
Euribor 3 Months	5,531	97.67%	359,446,926.37	98.72%
Originator Rate	72	1.27%	2,007,737.08	0.55%
Grand Total	5,663	100.00%	364,107,190.47	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 2023 - 31 Dec 2023	43	0.76%	1,721,900.53	0.47%
1 Jan 2024 - 31 Dec 2025	118	2.08%	6,663,619.36	1.83%
1 Jan 2026 - 31 Dec 2030	1,243	21.95%	68,460,898.72	18.80%
1 Jan 2031 - 31 Dec 2035	1,154	20.38%	73,454,225.37	20.17%
1 Jan 2036 - 31 Dec 2040	1,150	20.31%	72,713,404.60	19.97%
1 Jan 2041 +	1,955	34.52%	141,093,141.89	38.75%
Grand Total	5,663	100.00%	364,107,190.47	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,942	100.00%	1,781,663,005.45	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Grand Total	0	0.00%	0.00	0.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	38,398	81.80%	1,581,701,954.30	88.78%
Y	8,544	18.20%	199,961,051.15	11.22%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,124	96.13%	1,673,749,629.87	93.94%
Y	1,818	3.87%	107,913,375.57	6.06%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,942	100.00%	1,781,663,005.45	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,995	91.59%	1,685,167,860.47	94.58%
Y	3,947	8.41%	96,495,144.98	5.42%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44,938	95.73%	1,702,427,394.09	95.55%
Second home/Holiday houses	1,830	3.90%	72,120,603.96	4.05%
Buy-to-let/Non-Owner occupied	71	0.15%	3,792,761.47	0.21%
Other	103	0.22%	3,322,245.93	0.19%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,851	25.25%	519,593,064.34	29.16%
Other Private Employees	7,659	16.32%	324,770,583.41	18.23%
Civil Servant	6,005	12.79%	202,117,214.20	11.34%
Pensioner	8,046	17.14%	201,947,774.78	11.33%
Other Self Employed	2,295	4.89%	122,246,253.09	6.86%
Civil Servant - Policeman	1,668	3.55%	73,751,601.81	4.14%
Unemployed	1,845	3.93%	55,706,437.86	3.13%
Teacher	1,776	3.78%	55,407,198.94	3.11%
Military Personnel	1,174	2.50%	48,230,542.56	2.71%
Salesman	1,132	2.41%	40,453,955.14	2.27%
Civil Servant - Primary School Teachers	1,373	2.92%	38,875,493.36	2.18%
Lawyers - Jurists	439	0.94%	29,161,818.37	1.64%
Accountant	554	1.18%	24,651,139.03	1.38%
Housewife	712	1.52%	23,788,340.10	1.34%
Independent Means	413	0.88%	20,961,588.47	1.18%
Grand Total	46,942	100.00%	1,781,663,005.45	100.00%