

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: 26
Reporting Date: 22/2/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2021	31/1/2021

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

I Programme Details as of 22/2/2021

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-21	20-Oct-71
2	16-Nov-18	XS1900633212	BBB+	650,000,000.00	Euribor 3M + 0,50%	22-Nov-21	22-Nov-71
3	16-Nov-18	XS1910934535	BBB+	500,000,000.00	Euribor 3M + 0,50%	20-Jan-22	20-Jan-72
				1,650,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.84

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-21	20-Apr-21	33	Act/360	0.1970%	90,291.67	-
2	20-Nov-20	22-Feb-21	94	Act/360	0.0000%	0.00	0.00
3	20-Jan-21	20-Apr-21	33	Act/360	0.0000%	0.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2021			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	281,111,773.29	1,779,670,507.47	2,040,007,396.98	283,255,003.66	1,760,355,158.88	2,022,579,750.31
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	281,111,773.29	1,779,380,617.06	2,039,717,506.57	283,255,003.66	1,759,855,376.58	2,022,079,968.01
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	269,265,758.40	1,741,414,021.21	1,990,780,346.83	271,122,315.00	1,720,934,309.97	1,971,927,010.40
A.4	Aggregate Original Principal O/S balance	415,408,993.91	3,582,115,483.39	3,997,524,477.30	416,736,389.20	3,551,870,614.15	3,968,607,003.35
A.5	Average Current Principal O/S balance	74,545.68	34,419.70	36,772.79	74,816.43	34,190.28	36,592.55
A.6	Average Original Principal O/S balance	110,158.84	69,279.87	72,058.63	110,073.00	68,985.78	71,800.10
A.7	Maximum Current Principal O/S balance	718,295.45	1,026,714.81	1,026,714.81	720,323.55	1,029,456.97	1,029,456.97
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	3,771	51,705	55,476	3,786	51,487	55,273
A.10	Weighted Average Seasoning (years)	14.5	13.5	13.6	14.4	13.5	13.6
A.11	Weighted Average Remaining Maturity (years)	13.48	15.05	14.85	13.51	15.03	14.83
A.12	Weighted Average Current Indexed LTV percent (%)	63.00	50.56	52.15	63.19	50.56	52.19
A.13	Weighted Average Current Unindexed LTV percent (%)	45.78	37.87	38.88	45.93	37.76	38.82
A.14	Weighted Average Original LTV percent (%)	62.75	60.44	60.74	62.72	60.33	60.64
A.15	Weighted Average Interest Rate - Total (%)	0.60	2.27	2.06	0.59	2.26	2.04
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.02	0.84	0.52	1.02	0.84
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.49	98.99	99.05	99.43	92.67	93.55
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.45	0.85	0.80	0.38	6.83	5.99
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.06	0.15	0.14	0.19	0.47	0.44
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.02	0.01	0.00	0.03	0.02
A.21	FX Rate	1.0798	-	-	1.0802	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2021					
		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	4,449	2,107,758.43	61,075	12,408,489.53	65,524	13,599,228.64
B.2	Partial Prepayments	4	8,192.17	117	874,401.24	121	817,972.91
B.3	Whole Prepayments	5	104,835.22	104	1,541,940.14	109	1,532,822.01
B.4	Total Principal Receipts (B1+B2+B3)	-	2,220,785.82	-	14,824,830.91	-	15,950,023.56

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2021					
		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	4,014	129,453.30	53,436	3,083,379.22	57,450	3,203,265.59
C.2	Interest From Overdues	1,108	661.91	11,609	7,402.85	12,717	8,015.84
C.3	Total Interest Receipts (C1+C2)	-	130,115.21	-	3,090,782.07	-	3,211,281.43
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2021					
		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	3,752	279,690,900.84	46,276	1,974,014,997.48	50,028	2,233,036,020.67
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	19	1,420,872.45	583	19,423,880.07	602	20,739,746.39
A.3	Totals (A1+ A2)	3,771	281,111,773.29	46,859	1,993,438,877.55	50,630	2,253,775,767.06
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	23	638,465.17	23	638,465.17
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	23	638,465.17	23	638,465.17

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2021					
		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	17	1,261,173.75	437	13,980,607.85	454	15,148,577.61
B.2	60 Days < Installment <= 89 Days	2	159,698.70	146	5,443,272.22	148	5,591,168.77
B.3	Total (B1+B2=A4)	19	1,420,872.45	583	19,423,880.07	602	20,739,746.39
B.4	90 Days < Installment <= 119 Days	0	0.00	23	638,465.17	23	638,465.17
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	0	0.00	23	638,465.17	23	638,465.17

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2021					
		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	387,440.77	240,974.36	36,713,959.80	2,624,064.98	37,072,767.70	2,847,230.71
A.2	Number of Loans	3	3	551	105	554	108



Statutory Tests

as of 31/1/2021

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	32,833.33	
Total Bonds Amount	1,650,032,833.33	
Current Outstanding Balance of Loans	2,040,007,396.98	
A. Adjusted Outstanding Principal of Loans ²	1,990,780,346.83	
B. Accrued Interest on Loans	3,750,420.61	
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	6,940,972.22	
Nominal Value (A+B+C+D-Z)	1,987,589,795.22	
Bonds / Nominal Value Assets Percentage	1,907,552,408.48	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,325,605,587.26	
Net Present Value of Liabilities	1,657,561,215.27	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,297,621,256.61	
Net Present Value of Liabilities	1,652,478,303.00	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,460,243,477.20	
Net Present Value of Liabilities	1,686,545,887.52	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,503,442.75	
Interest due on all series of covered bonds during 1st year	696,122.91	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	1,168,821.29	
Required Reserve Amount	842,821.12	
Amount credited to the account (payment to BoNY)	-326,000.16	
Available (Outstanding) Reserve Amount t	842,821.13	

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	3,771	6.80%	260,336,889.51	12.76%
EUR	51,705	93.20%	1,779,670,507.47	87.24%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,384	27.73%	363,431,083.26	9.09%
37.501 - 75.000	20,911	37.69%	1,184,023,471.76	29.62%
75.001 - 100.000	8,550	15.41%	761,333,683.25	19.05%
100.001 - 150.000	7,112	12.82%	879,332,820.61	22.00%
150.001 - 250.000	2,746	4.95%	518,517,178.84	12.97%
250.001 - 500.000	680	1.23%	221,518,283.20	5.54%
500.001 +	93	0.17%	69,367,956.38	1.74%
Grand Total	55,476	100.00%	3,997,524,477.30	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,107	65.09%	624,821,678.77	30.63%
37.501 - 75.000	13,272	23.92%	696,760,333.59	34.15%
75.001 - 100.000	3,107	5.60%	266,549,754.55	13.07%
100.001 - 150.000	2,027	3.65%	240,731,755.13	11.80%
150.001 - 250.000	772	1.39%	141,247,997.40	6.92%
250.001 - 500.000	165	0.30%	53,475,065.88	2.62%
500.001 +	26	0.05%	16,420,811.66	0.80%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,151	27.31%	393,548,294.07	19.29%
2005	5,344	9.63%	250,642,274.86	12.29%
2006	9,179	16.55%	370,952,002.32	18.18%
2007	8,198	14.78%	305,157,596.67	14.96%
2008	4,863	8.77%	188,123,123.67	9.22%
2009	2,953	5.32%	123,782,423.92	6.07%
2010	2,764	4.98%	123,515,699.93	6.05%
2011	1,819	3.28%	64,357,326.43	3.15%
2012	1,482	2.67%	51,418,635.98	2.52%
2013	1,132	2.04%	38,141,705.70	1.87%
2014	428	0.77%	13,713,358.34	0.67%
2015	235	0.42%	9,603,018.69	0.47%
2016	265	0.48%	13,863,428.79	0.68%
2017	509	0.92%	28,466,385.67	1.40%
2018	761	1.37%	42,426,285.37	2.08%
2019	342	0.62%	19,453,857.50	0.95%
2020	51	0.09%	2,841,979.05	0.14%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	13,082	23.58%	165,277,043.16	8.10%
2026 - 2030	15,773	28.43%	433,763,429.89	21.26%
2031 - 2035	10,892	19.63%	475,142,418.92	23.29%
2036 - 2040	7,849	14.15%	444,133,627.42	21.77%
2041 - 2045	3,616	6.52%	233,375,889.86	11.44%
2046 +	4,264	7.69%	288,314,987.73	14.13%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,936	16.11%	82,063,216.62	4.02%
40.01 - 60 months	4,332	7.81%	89,345,910.10	4.38%
60.01 - 90 months	7,010	12.64%	156,308,644.81	7.66%
90.01 - 120 months	7,522	13.56%	241,383,802.25	11.83%
120.01 - 150 months	7,565	13.64%	289,920,606.62	14.21%
150.01 - 180 months	4,062	7.32%	199,159,461.52	9.76%
over 180 months	16,049	28.93%	981,825,756.05	48.13%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,096	9.19%	330,870,730.55	16.22%
1.01% - 2.00%	30,094	54.25%	1,145,184,365.55	56.14%
2.01% - 3.00%	3,455	6.23%	99,538,211.79	4.88%
3.01% - 4.00%	2,880	5.19%	140,574,035.14	6.89%
4.01% - 5.00%	10,057	18.13%	251,595,033.54	12.33%
5.01% - 6.00%	1,023	1.84%	23,183,948.01	1.14%
6.01% - 7.00%	1,534	2.77%	26,605,076.88	1.30%
7.01% +	1,337	2.41%	22,455,995.51	1.10%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,816	28.51%	208,894,210.32	10.24%
20.01% - 30.00%	8,598	15.50%	228,280,019.37	11.19%
30.01% - 40.00%	7,631	13.76%	271,545,492.76	13.31%
40.01% - 50.00%	6,670	12.02%	304,247,693.91	14.91%
50.01% - 60.00%	5,566	10.03%	295,798,096.11	14.50%
60.01% - 70.00%	4,317	7.78%	257,253,030.43	12.61%
70.01% - 80.00%	2,876	5.18%	182,157,088.53	8.93%
80.01% - 90.00%	2,030	3.66%	139,194,390.28	6.82%
90.01% - 100.00%	1,235	2.23%	92,579,742.47	4.54%
100.00% +	737	1.33%	60,057,632.80	2.94%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,712	35.53%	325,412,341.90	15.95%
20.01% - 30.00%	10,956	19.75%	359,864,810.31	17.64%
30.01% - 40.00%	9,889	17.83%	432,167,114.65	21.18%
40.01% - 50.00%	7,387	13.32%	395,156,099.03	19.37%
50.01% - 60.00%	4,424	7.97%	286,845,768.09	14.06%
60.01% - 70.00%	2,345	4.23%	170,042,895.78	8.34%
70.01% - 80.00%	644	1.16%	54,978,962.00	2.70%
80.01% - 90.00%	71	0.13%	9,421,215.31	0.46%
90.01% - 100.00%	23	0.04%	3,814,526.69	0.19%
100.00% +	25	0.05%	2,303,663.21	0.11%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,955	7.13%	62,610,147.06	3.07%
20.01% - 30.00%	5,147	9.28%	117,714,248.85	5.77%
30.01% - 40.00%	6,980	12.58%	192,467,374.25	9.43%
40.01% - 50.00%	8,528	15.37%	280,313,310.53	13.74%
50.01% - 60.00%	8,888	16.02%	342,542,668.35	16.79%
60.01% - 70.00%	8,059	14.53%	343,361,144.71	16.83%
70.01% - 80.00%	7,618	13.73%	359,308,561.89	17.61%
80.01% - 90.00%	3,863	6.96%	191,793,182.09	9.40%
90.01% - 100.00%	2,183	3.94%	139,530,399.26	6.84%
100.00% +	255	0.46%	10,366,359.98	0.51%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,221	40.06%	975,320,235.01	47.81%
Thessaloniki	8,134	14.66%	268,750,024.41	13.17%
Macedonia	6,533	11.78%	179,720,675.99	8.81%
Peloponnese	4,065	7.33%	136,098,486.64	6.67%
Thessaly	4,017	7.24%	112,964,813.02	5.54%
Stereia Ellada	2,998	5.40%	90,992,883.07	4.46%
Creta Island	2,246	4.05%	84,555,083.69	4.14%
Ionian Islands	882	1.59%	35,656,156.27	1.75%
Thrace	1,430	2.58%	42,616,956.68	2.09%
Epirus	1,683	3.03%	51,800,083.62	2.54%
Aegean Islands	1,267	2.28%	61,531,998.58	3.02%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	34	0.06%	1,965,594.30	0.10%
12 - 24	321	0.58%	17,985,849.14	0.88%
24 - 36	694	1.25%	38,294,544.15	1.88%
36 - 60	864	1.56%	47,860,789.11	2.35%
60 - 96	1,546	2.79%	53,684,555.03	2.63%
over 96	52,017	93.76%	1,880,216,065.24	92.17%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	15	0.03%	175,826.28	0.01%
5 - 10 years	671	1.21%	7,599,692.89	0.37%
10 - 15 years	8,565	15.44%	118,334,292.08	5.80%
15 - 20 years	10,189	18.37%	251,455,594.01	12.33%
20 - 25 years	10,275	18.52%	407,901,353.25	20.00%
25 - 30 years	17,199	31.00%	720,778,912.41	35.33%
30 - 35 years	3,708	6.68%	221,992,530.51	10.88%
35 years +	4,854	8.75%	311,779,195.55	15.28%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,136	77.76%	1,501,361,979.70	73.60%
Houses	12,340	22.24%	538,645,417.27	26.40%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,172	21.94%	457,834,254.42	22.44%
Purchase	29,674	53.49%	1,159,655,372.75	56.85%
Repair	10,305	18.58%	325,283,966.89	15.95%
Construction (re-mortgage)	113	0.20%	6,731,936.75	0.33%
Purchase (re-mortgage)	645	1.16%	29,715,460.59	1.46%
Repair (re-mortgage)	341	0.61%	13,844,146.86	0.68%
Equity Release	2,226	4.01%	46,942,258.72	2.30%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,279	99.64%	2,023,673,991.07	99.20%
Balloon	197	0.36%	16,333,405.91	0.80%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	54,640	98.49%	2,016,353,676.90	98.84%
Fixed Converting to Floating	462	0.83%	21,328,822.49	1.05%
Fixed to Maturity	374	0.67%	2,324,897.59	0.11%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

Fixed rate assets 1.16%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,240	5.93%	222,635,571.60	11.04%
Libor 3 Months (CHF)	464	0.85%	34,074,272.06	1.69%
ECB Tracker	27,143	49.68%	966,762,825.47	47.95%
Euribor 1 Month	1,979	3.62%	85,545,098.96	4.24%
Euribor 3 Months	9,219	16.87%	422,676,496.30	20.96%
Libor 1 Month (Euro)	44	0.08%	838,301.40	0.04%
Eurobank OEK's Rate	127	0.23%	2,069,915.16	0.10%
Euribor 6 Months	7	0.01%	31,669.80	0.00%
TBank OEK's Rate	74	0.14%	1,008,453.35	0.05%
TBank OG Rate	29	0.05%	372,211.31	0.02%
Originator Rate	12,314	22.54%	280,338,861.49	13.90%
Grand Total	54,640	100.00%	2,016,353,676.90	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	90	19.48%	3,410,145.94	15.99%
Euribor 1 Month	57	12.34%	2,269,371.61	10.64%
Euribor 3 Months	134	29.00%	8,719,056.18	40.88%
Originator Rate	181	39.18%	6,930,248.76	32.49%
Grand Total	462	100.00%	21,328,822.49	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 2021 - 31 Dec 2021	59	12.77%	2,172,517.98	10.19%
1 Jan 2022 +	403	87.23%	19,156,304.51	89.81%
Grand Total	462	100.00%	21,328,822.49	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,455	99.96%	2,039,046,930.80	99.95%
Y	21	0.04%	960,466.18	0.05%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	20	95.24%	870,010.47	90.58%
OEK Subsidy	1	4.76%	90,455.71	9.42%
Grand Total	21	100.00%	960,466.18	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,572	80.34%	1,776,377,446.45	87.08%
Y	10,904	19.66%	263,629,950.52	12.92%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,178	95.86%	1,908,419,232.53	93.55%
Y	2,298	4.14%	131,588,164.45	6.45%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,476	100.00%	2,040,007,396.98	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,227	90.54%	1,907,956,103.19	93.53%
Y	5,249	9.46%	132,051,293.79	6.47%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,394	96.25%	1,961,176,290.13	96.14%
Second home/Holiday houses	1,925	3.47%	73,207,168.39	3.59%
Buy-to-let/Non-Owner occupied	37	0.07%	1,864,940.19	0.09%
Other	120	0.22%	3,758,998.26	0.18%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,316	25.81%	622,712,810.77	30.53%
Pensioner	9,636	17.37%	261,400,972.82	12.81%
Other Private Employees	8,312	14.98%	305,991,346.97	15.00%
Civil Servant	6,755	12.18%	225,047,520.59	11.03%
Unemployed	2,726	4.91%	83,211,635.36	4.08%
Other Self Employed	2,673	4.82%	126,447,590.08	6.20%
Teacher	2,169	3.91%	71,888,554.38	3.52%
Civil Servant - Policeman	1,727	3.11%	74,859,049.37	3.67%
Civil Servant - Primary School Teachers	1,572	2.83%	48,801,173.84	2.39%
Salesman	1,411	2.54%	45,152,630.88	2.21%
Military Personnel	1,320	2.38%	55,703,461.85	2.73%
Housewife	1,004	1.81%	32,293,567.78	1.58%
Accountant	763	1.38%	31,923,587.43	1.56%
Civil Servant- Nurse/ Midwife	564	1.02%	21,413,464.47	1.05%
Lawyers - Jurists	528	0.95%	33,160,030.38	1.63%
Grand Total	55,476	100.00%	2,040,007,396.98	100.00%