

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: 27
Reporting Date: 22/3/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2021	28/2/2021

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

I Programme Details as of 22/3/2021

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) 0.76

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	61	Act/360	0.1970%	166,902.78	-
2	22-Feb-21	20-May-21	28	Act/360	0.0000%	0.00	-
3	20-Jan-21	20-Apr-21	61	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 28/2/2021			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	275,093,156.89	1,756,515,685.65	2,006,919,068.95	281,111,773.29	1,779,670,507.47	2,040,007,396.98
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	275,093,156.89	1,755,460,753.07	2,005,864,136.37	281,111,773.29	1,779,380,617.06	2,039,717,506.57
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	264,997,826.78	1,718,828,969.48	1,960,043,084.52	269,265,758.40	1,741,414,021.21	1,990,780,346.83
A.4	Aggregate Original Principal O/S balance	410,720,182.32	3,555,563,830.89	3,966,284,013.21	415,408,993.91	3,582,115,483.39	3,997,524,477.30
A.5	Average Current Principal O/S balance	73,652.79	34,242.07	36,468.22	74,545.68	34,419.70	36,772.79
A.6	Average Original Principal O/S balance	109,965.24	69,313.29	72,072.32	110,158.84	69,279.87	72,058.63
A.7	Maximum Current Principal O/S balance	716,266.71	1,023,970.09	1,023,970.09	718,295.45	1,026,714.81	1,026,714.81
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	3,735	51,297	55,032	3,771	51,705	55,476
A.10	Weighted Average Seasoning (years)	14.6	13.6	13.7	14.5	13.5	13.6
A.11	Weighted Average Remaining Maturity (years)	13.41	15.02	14.82	13.48	15.05	14.85
A.12	Weighted Average Current Indexed LTV percent (%)	61.53	50.36	51.75	63.00	50.56	52.15
A.13	Weighted Average Current Unindexed LTV percent (%)	44.67	37.72	38.58	45.78	37.87	38.88
A.14	Weighted Average Original LTV percent (%)	62.69	60.44	60.72	62.75	60.44	60.74
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.27	2.06	0.60	2.27	2.06
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.01	0.84	0.54	1.02	0.84
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.98	97.97	97.97	99.49	98.99	99.05
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.78	1.79	1.79	0.45	0.85	0.80
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.24	0.18	0.19	0.06	0.15	0.14
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.06	0.05	0.00	0.02	0.01
A.21	FX Rate	1.0986	-	-	1.0798	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2021					
		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	4,653	2,087,302.51	66,313	12,361,533.70	70,966	13,339,381.25
B.2	Partial Prepayments	5	83,036.45	88	654,266.01	93	678,581.70
B.3	Whole Prepayments	3	174,609.97	83	1,378,258.54	86	1,429,168.99
B.4	Total Principal Receipts (B1+B2+B3)	-	2,344,948.93	-	14,394,058.25	-	15,447,131.94

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2021					
		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	3,950	133,224.06	53,047	3,141,429.26	56,997	3,262,696.38
C.2	Interest From Overdues	910	651.40	7,420	5,173.24	8,330	5,766.18
C.3	Total Interest Receipts (C1+C2)	-	133,875.46	-	3,146,602.50	-	3,268,462.56
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 28/2/2021					
		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	3,668	269,534,253.23	45,139	1,944,662,005.78	48,807	2,190,005,400.31
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	67	5,558,903.66	1,390	63,732,741.87	1,457	68,792,730.64
A.3	Totals (A1+ A2)	3,735	275,093,156.89	46,529	2,008,394,747.65	50,264	2,258,798,130.95
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	60	2,074,252.56	60	2,074,252.56
A.5	Renounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	60	2,074,252.56	60	2,074,252.56

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 28/2/2021					
		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	62	4,906,149.18	1,236	57,665,510.62	1,298	62,131,330.01
B.2	60 Days < Installment <= 89 Days	5	652,754.48	154	6,067,231.25	159	6,661,400.63
B.3	Total (B1+B2=A4)	67	5,558,903.66	1,390	63,732,741.87	1,457	68,792,730.64
B.4	90 Days < Installment <= 119 Days	0	0.00	60	2,074,252.56	60	2,074,252.56
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	60	2,074,252.56	60	2,074,252.56

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 28/2/2021					
		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	0.00	3,604,478.81	0.00	8,774,020.02	0.00	12,054,994.72
A.2	Number of Loans	0	28	0	204	0	232



Statutory Tests

as of 28/2/2021

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	109,444.44	
Total Bonds Amount	1,650,109,444.44	
Current Outstanding Balance of Loans	2,006,919,068.95	
A. Adjusted Outstanding Principal of Loans ²	1,960,043,084.52	
B. Accrued Interest on Loans	3,764,761.02	
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	6,299,305.56	
Nominal Value (A+B+C+D-Z)	1,957,508,539.98	
Bonds / Nominal Value Assets Percentage	1,907,640,976.24	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,282,227,949.62	
Net Present Value of Liabilities	1,656,860,134.36	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,255,129,682.04	
Net Present Value of Liabilities	1,651,224,118.69	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,389,903,433.10	
Net Present Value of Liabilities	1,682,688,914.08	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,319,275.31	
Interest due on all series of covered bonds during 1st year	797,299.27	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	842,821.13	
Required Reserve Amount	899,932.39	
Amount credited to the account (payment to BoNY)	57,111.27	
Available (Outstanding) Reserve Amount t	899,932.39	

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	3,735	6.79%	250,403,383.30	12.48%
EUR	51,297	93.21%	1,756,515,685.65	87.52%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,251	27.71%	360,480,327.68	9.09%
37.501 - 75.000	20,751	37.71%	1,175,141,594.52	29.63%
75.001 - 100.000	8,475	15.40%	754,703,662.87	19.03%
100.001 - 150.000	7,066	12.84%	873,533,067.78	22.02%
150.001 - 250.000	2,725	4.95%	514,659,248.84	12.98%
250.001 - 500.000	672	1.22%	219,036,849.84	5.52%
500.001 +	92	0.17%	68,729,261.68	1.73%
Grand Total	55,032	100.00%	3,966,284,013.21	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35,970	65.36%	620,970,631.94	30.94%
37.501 - 75.000	13,118	23.84%	688,589,664.75	34.31%
75.001 - 100.000	3,056	5.55%	262,264,282.91	13.07%
100.001 - 150.000	1,969	3.58%	234,119,395.68	11.67%
150.001 - 250.000	742	1.35%	135,997,307.32	6.78%
250.001 - 500.000	152	0.28%	49,323,732.12	2.46%
500.001 +	25	0.05%	15,654,054.23	0.78%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,051	27.35%	387,105,815.66	19.29%
2005	5,309	9.65%	245,974,864.03	12.26%
2006	9,030	16.41%	365,371,396.86	18.21%
2007	8,153	14.82%	299,492,514.22	14.92%
2008	4,829	8.77%	184,212,384.02	9.18%
2009	2,941	5.34%	121,335,409.44	6.05%
2010	2,753	5.00%	122,224,300.99	6.09%
2011	1,792	3.26%	63,802,164.38	3.18%
2012	1,468	2.67%	50,512,474.14	2.52%
2013	1,123	2.04%	37,650,207.96	1.88%
2014	426	0.77%	13,504,306.79	0.67%
2015	235	0.43%	9,562,253.90	0.48%
2016	263	0.48%	13,798,245.71	0.69%
2017	509	0.92%	28,335,195.49	1.41%
2018	759	1.38%	42,028,729.78	2.09%
2019	340	0.62%	19,178,160.71	0.96%
2020	51	0.09%	2,830,644.85	0.14%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	12,838	23.33%	158,840,234.14	7.91%
2026 - 2030	15,698	28.53%	426,036,246.35	21.23%
2031 - 2035	10,841	19.70%	468,202,340.89	23.33%
2036 - 2040	7,816	14.20%	437,591,006.61	21.80%
2041 - 2045	3,594	6.53%	230,078,982.68	11.46%
2046 +	4,245	7.71%	286,170,258.26	14.26%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,892	16.16%	81,127,057.34	4.04%
40.01 - 60 months	4,288	7.79%	86,949,477.36	4.33%
60.01 - 90 months	7,541	13.70%	163,829,678.95	8.16%
90.01 - 120 months	7,983	14.51%	261,427,517.10	13.03%
120.01 - 150 months	6,393	11.62%	251,639,051.46	12.54%
150.01 - 180 months	4,194	7.62%	204,547,178.15	10.19%
over 180 months	15,741	28.60%	957,399,108.59	47.70%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,094	9.26%	321,554,786.44	16.02%
1.01% - 2.00%	29,818	54.18%	1,128,612,019.69	56.24%
2.01% - 3.00%	3,411	6.20%	98,071,220.65	4.89%
3.01% - 4.00%	2,870	5.22%	139,801,657.30	6.97%
4.01% - 5.00%	9,999	18.17%	247,878,627.99	12.35%
5.01% - 6.00%	1,003	1.82%	22,708,639.17	1.13%
6.01% - 7.00%	1,508	2.74%	26,189,147.61	1.30%
7.01% +	1,329	2.41%	22,102,970.10	1.10%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,879	28.85%	209,627,746.81	10.45%
20.01% - 30.00%	8,553	15.54%	226,792,025.43	11.30%
30.01% - 40.00%	7,520	13.66%	268,297,598.13	13.37%
40.01% - 50.00%	6,667	12.11%	304,294,322.65	15.16%
50.01% - 60.00%	5,487	9.97%	291,112,819.34	14.51%
60.01% - 70.00%	4,245	7.71%	251,525,002.51	12.53%
70.01% - 80.00%	2,856	5.19%	180,096,604.64	8.97%
80.01% - 90.00%	1,962	3.57%	134,451,592.42	6.70%
90.01% - 100.00%	1,184	2.15%	86,846,238.64	4.33%
100.00% +	679	1.23%	53,875,118.38	2.68%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,741	35.87%	325,609,518.14	16.22%
20.01% - 30.00%	10,884	19.78%	355,972,065.09	17.74%
30.01% - 40.00%	9,826	17.86%	430,865,935.21	21.47%
40.01% - 50.00%	7,266	13.20%	389,063,390.84	19.39%
50.01% - 60.00%	4,349	7.90%	280,397,670.54	13.97%
60.01% - 70.00%	2,265	4.12%	161,297,940.11	8.04%
70.01% - 80.00%	595	1.08%	50,921,806.27	2.54%
80.01% - 90.00%	60	0.11%	7,412,256.59	0.37%
90.01% - 100.00%	22	0.04%	2,931,399.63	0.15%
100.00% +	24	0.04%	2,447,086.54	0.12%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,921	7.12%	61,510,964.59	3.06%
20.01% - 30.00%	5,117	9.30%	115,686,860.94	5.77%
30.01% - 40.00%	6,909	12.55%	189,330,717.93	9.43%
40.01% - 50.00%	8,463	15.38%	275,912,228.29	13.75%
50.01% - 60.00%	8,819	16.03%	337,316,971.27	16.81%
60.01% - 70.00%	8,001	14.54%	337,964,186.96	16.84%
70.01% - 80.00%	7,549	13.72%	353,271,562.05	17.60%
80.01% - 90.00%	3,835	6.97%	188,745,999.01	9.40%
90.01% - 100.00%	2,166	3.94%	136,938,935.78	6.82%
100.00% +	252	0.46%	10,040,642.13	0.50%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,029	40.03%	958,034,868.07	47.74%
Thessaloniki	8,067	14.66%	264,316,084.25	13.17%
Macedonia	6,475	11.77%	176,908,197.82	8.81%
Peloponnese	4,036	7.33%	134,223,318.58	6.69%
Thessaly	3,994	7.26%	111,651,669.91	5.56%
Stereia Ellada	2,985	5.42%	89,840,026.04	4.48%
Creta Island	2,221	4.04%	83,119,388.60	4.14%
Ionian Islands	875	1.59%	35,197,167.99	1.75%
Thrace	1,420	2.58%	42,100,803.38	2.10%
Epirus	1,671	3.04%	51,020,847.76	2.54%
Aegean Islands	1,259	2.29%	60,506,696.55	3.01%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	19	0.03%	1,051,572.38	0.05%
12 - 24	298	0.54%	16,400,776.13	0.82%
24 - 36	663	1.20%	36,921,900.72	1.84%
36 - 60	915	1.66%	50,423,227.81	2.51%
60 - 96	1,434	2.61%	49,517,776.30	2.47%
over 96	51,703	93.95%	1,852,603,815.61	92.31%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	14	0.03%	170,083.67	0.01%
5 - 10 years	649	1.18%	7,381,801.92	0.37%
10 - 15 years	8,402	15.27%	114,189,102.36	5.69%
15 - 20 years	10,105	18.36%	245,900,661.37	12.25%
20 - 25 years	10,219	18.57%	400,204,773.33	19.94%
25 - 30 years	17,124	31.12%	712,203,879.53	35.49%
30 - 35 years	3,686	6.70%	217,819,726.10	10.85%
35 years +	4,833	8.78%	309,049,040.67	15.40%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,792	77.76%	1,477,564,045.67	73.62%
Houses	12,240	22.24%	529,355,023.28	26.38%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,075	21.94%	450,250,571.80	22.43%
Purchase	29,441	53.50%	1,141,062,008.77	56.86%
Repair	10,212	18.56%	319,921,880.62	15.94%
Construction (re-mortgage)	113	0.21%	6,641,116.91	0.33%
Purchase (re-mortgage)	640	1.16%	29,053,871.14	1.45%
Repair (re-mortgage)	337	0.61%	13,621,826.96	0.68%
Equity Release	2,214	4.02%	46,367,792.73	2.31%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,842	99.65%	1,990,994,099.55	99.21%
Balloon	190	0.35%	15,924,969.40	0.79%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	54,197	98.48%	1,983,330,937.37	98.82%
Fixed Converting to Floating	459	0.83%	21,158,609.19	1.05%
Fixed to Maturity	376	0.68%	2,429,522.39	0.12%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

Fixed rate assets 1.18%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,209	5.92%	213,998,199.48	10.79%
Libor 3 Months (CHF)	458	0.85%	32,854,836.14	1.66%
ECB Tracker	26,900	49.63%	953,836,193.55	48.09%
Euribor 1 Month	1,960	3.62%	84,339,440.83	4.25%
Euribor 3 Months	9,157	16.90%	417,600,549.50	21.06%
Libor 1 Month (Euro)	43	0.08%	803,797.06	0.04%
Eurobank OEK's Rate	125	0.23%	2,021,653.96	0.10%
Euribor 6 Months	7	0.01%	30,316.45	0.00%
TBank OEK's Rate	74	0.14%	988,207.42	0.05%
TBank OG Rate	29	0.05%	366,171.50	0.02%
Originator Rate	12,235	22.58%	276,491,571.48	13.94%
Grand Total	54,197	100.00%	1,983,330,937.37	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	87	18.95%	3,264,556.16	15.43%
Euribor 1 Month	57	12.42%	2,252,618.19	10.65%
Euribor 3 Months	134	29.19%	8,742,451.74	41.32%
Originator Rate	181	39.43%	6,898,983.10	32.61%
Grand Total	459	100.00%	21,158,609.19	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	58	12.64%	2,089,063.22	9.87%
1 Jan 2022 +	401	87.36%	19,069,545.97	90.13%
Grand Total	459	100.00%	21,158,609.19	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,011	99.96%	2,005,962,187.08	99.95%
Y	21	0.04%	956,881.87	0.05%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	20	95.24%	867,049.50	90.61%
OEK Subsidy	1	4.76%	89,832.37	9.39%
Grand Total	21	100.00%	956,881.87	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,210	80.34%	1,746,751,070.95	87.04%
Y	10,822	19.66%	260,167,998.00	12.96%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,753	95.86%	1,878,193,831.28	93.59%
Y	2,279	4.14%	128,725,237.67	6.41%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,032	100.00%	2,006,919,068.95	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,817	90.52%	1,876,302,146.44	93.49%
Y	5,215	9.48%	130,616,922.51	6.51%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	52,970	96.25%	1,929,138,375.90	96.12%
Second home/Holiday houses	1,906	3.46%	72,198,758.47	3.60%
Buy-to-let/Non-Owner occupied	37	0.07%	1,852,878.57	0.09%
Other	119	0.22%	3,729,056.01	0.19%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,192	25.79%	611,633,612.18	30.48%
Pensioner	9,555	17.36%	256,260,008.48	12.77%
Other Private Employees	8,252	14.99%	301,732,980.67	15.03%
Civil Servant	6,698	12.17%	221,882,825.22	11.06%
Unemployed	2,701	4.91%	81,388,150.29	4.06%
Other Self Employed	2,643	4.80%	123,999,150.42	6.18%
Teacher	2,155	3.92%	70,835,075.48	3.53%
Civil Servant - Policeman	1,715	3.12%	73,874,637.16	3.68%
Civil Servant - Primary School Teachers	1,572	2.86%	48,513,909.41	2.42%
Salesman	1,404	2.55%	44,765,280.60	2.23%
Military Personnel	1,311	2.38%	55,129,342.59	2.75%
Housewife	990	1.80%	31,591,749.63	1.57%
Accountant	760	1.38%	31,504,231.25	1.57%
Civil Servant- Nurse/ Midwife	562	1.02%	21,224,543.98	1.06%
Lawyers - Jurists	522	0.95%	32,583,571.60	1.62%
Grand Total	55,032	100.00%	2,006,919,068.95	100.00%