

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **37**
Reporting Date: **20/1/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/12/2021	31/12/2021

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

I Programme Details as of 20/1/2022

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-Oct-23	20-Oct-73
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) 1.94

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-21	20-Jan-22	92	Act/360	0.0000%	0.00	0.00
2	22-Nov-21	21-Feb-22	59	Act/360	0.0000%	0.00	-
3	20-Oct-21	20-Jan-22	92	Act/360	0.0000%	0.00	0.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2021			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	252,046,262.60	1,651,045,491.24	1,895,016,319.43	254,567,072.12	1,633,967,653.63	1,878,039,630.73
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	252,046,262.60	1,648,952,433.92	1,892,923,262.11	254,567,072.12	1,632,022,703.29	1,876,094,680.39
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	239,658,161.77	1,623,507,396.62	1,855,487,032.44	240,582,249.24	1,599,757,444.36	1,830,421,154.08
A.4	Aggregate Original Principal O/S balance	396,880,065.49	3,408,895,978.33	3,805,776,043.82	399,200,930.25	3,394,781,406.77	3,793,982,337.02
A.5	Average Current Principal O/S balance	70,168.78	33,977.72	36,314.13	70,517.19	33,701.17	36,050.98
A.6	Average Original Principal O/S balance	110,490.00	70,153.44	72,929.94	110,581.98	70,018.59	72,829.55
A.7	Maximum Current Principal O/S balance	781,400.78	4,966,377.69	4,966,377.69	788,970.51	1,008,310.20	1,008,310.20
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,000,000.00	5,000,000.00	1,160,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,592	48,592	52,184	3,610	48,484	52,094
A.10	Weighted Average Seasoning (years)	15.1	13.8	14.0	15.0	14.0	14.1
A.11	Weighted Average Remaining Maturity (years)	13.41	15.08	14.86	13.43	14.95	14.76
A.12	Weighted Average Current Indexed LTV percent (%)	63.35	48.01	49.98	64.84	49.49	51.48
A.13	Weighted Average Current Unindexed LTV percent (%)	47.13	37.40	38.66	46.78	37.12	38.38
A.14	Weighted Average Original LTV percent (%)	63.78	61.01	61.37	63.65	60.66	61.05
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.28	2.07	0.62	2.26	2.05
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.52	1.00	0.82	0.54	1.01	0.83
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.32	92.54	93.29	98.70	91.83	92.72
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.43	6.80	6.11	1.15	7.38	6.57
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.25	0.53	0.49	0.15	0.67	0.60
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	-	0.13	0.11	-	0.12	0.10
A.21	FX Rate	1.0331			1.0430		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2021					
		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	5,632	2,136,325.87	67,814	12,565,344.46	73,446	14,299,083.07
B.2	Partial Prepayments	10	218,402.00	98	1,040,215.88	108	1,225,289.89
B.3	Whole Prepayments	18	1,006,976.04	115	2,560,459.86	133	3,485,400.06
B.4	Total Principal Receipts (B1+B2+B3)	-	3,361,703.91	-	16,166,020.20	-	19,009,773.02

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2021					
		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	3,952	135,037.97	54,133	3,112,310.28	58,085	3,243,021.70
C.2	Interest From Overdues	1,062	652.41	9,411	6,235.38	10,473	6,866.89
C.3	Total Interest Receipts (C1+C2)	-	135,690.38	-	3,118,545.66	68,558	3,249,888.59
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2021					
		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	3,543	247,818,294.87	43,715	1,527,926,870.15	47,258	1,767,805,192.55
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	49	4,227,967.73	4,831	121,025,563.77	4,880	125,118,069.56
A.3	Totals (A1+ A2)	3,592	252,046,262.60	48,546	1,648,952,433.92	52,138	1,892,923,262.11
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	46	2,093,057.32	46	2,093,057.32
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	46	2,093,057.32	46	2,093,057.32

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2021					
		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	43	3,602,592.27	4,514	112,311,229.01	4,557	115,798,396.05
B.2	60 Days < Installment <= 89 Days	6	625,375.46	317	8,714,334.76	323	9,319,673.51
B.3	Total (B1+B2=A4)	49	4,227,967.73	4,831	121,025,563.77	4,880	125,118,069.56
B.4	90 Days < Installment <= 119 Days	0	0.00	45	2,015,543.93	45	2,015,543.93
B.5	120 Days < Installment <= 360 Days	0	0.00	1	77,513.39	1	77,513.39
B.6	Total (B4+B5=A4)	0	0.00	46	2,093,057.32	46	2,093,057.32

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2021					
		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	1,772,271.56	982,279.68	39,836,157.48	6,646,047.18	41,551,646.36	7,596,855.12
A.2	Number of Loans	26	19	615	356	641	375



Statutory Tests

as of 31/12/2021

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	0.00	
Total Bonds Amount	1,500,000,000.00	
Current Outstanding Balance of Loans	1,895,016,319.43	
A. Adjusted Outstanding Principal of Loans ²	1,855,487,032.44	
B. Accrued Interest on Loans	4,088,274.52	
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	14,576,388.89	
Nominal Value (A+B+C+D-Z)	1,844,998,918.08	
Bonds / Nominal Value Assets Percentage	1,734,104,046.24	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,165,128,681.95	
Net Present Value of Liabilities	1,517,411,669.69	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,128,782,004.28	
Net Present Value of Liabilities	1,514,707,394.89	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,260,199,338.61	
Net Present Value of Liabilities	1,569,969,393.84	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,347,998.63	
Interest due on all series of covered bonds during 1st year	252,278.01	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	259,684.66	
Required Reserve Amount	284,008.18	
Amount credited to the account (payment to BoNY)	24,323.52	
Available (Outstanding) Reserve Amount t	284,008.18	

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	3,592	6.88%	243,970,828.19	12.87%
EUR	48,592	93.12%	1,651,045,491.24	87.13%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,110	27.04%	336,844,484.40	8.85%
37.501 - 75.000	19,665	37.68%	1,115,627,701.91	29.31%
75.001 - 100.000	8,180	15.68%	728,501,219.26	19.14%
100.001 - 150.000	6,877	13.18%	849,971,126.94	22.33%
150.001 - 250.000	2,626	5.03%	496,077,428.04	13.03%
250.001 - 500.000	636	1.22%	207,234,484.17	5.45%
500.001 +	90	0.17%	71,519,599.10	1.88%
Grand Total	52,184	100.00%	3,805,776,043.82	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,267	65.67%	588,614,902.41	31.06%
37.501 - 75.000	12,371	23.71%	650,811,567.81	34.34%
75.001 - 100.000	2,849	5.46%	244,681,298.36	12.91%
100.001 - 150.000	1,861	3.57%	221,803,795.45	11.70%
150.001 - 250.000	668	1.28%	122,893,208.86	6.49%
250.001 - 500.000	143	0.27%	46,302,712.58	2.44%
500.001 +	25	0.05%	19,908,833.96	1.05%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,017	26.86%	343,434,457.05	18.12%
2005	5,124	9.82%	224,271,560.26	11.83%
2006	7,473	14.32%	336,660,335.66	17.77%
2007	7,748	14.85%	273,612,877.42	14.44%
2008	4,720	9.04%	166,364,116.49	8.78%
2009	2,873	5.51%	109,035,179.49	5.75%
2010	2,664	5.11%	109,924,224.44	5.80%
2011	1,615	3.09%	58,094,454.06	3.07%
2012	1,389	2.66%	46,481,469.43	2.45%
2013	1,026	1.97%	33,379,049.07	1.76%
2014	390	0.75%	12,333,857.16	0.65%
2015	216	0.41%	8,667,606.17	0.46%
2016	249	0.48%	12,912,128.37	0.68%
2017	490	0.94%	25,525,229.62	1.35%
2018	753	1.44%	39,881,284.00	2.10%
2019	372	0.71%	20,022,562.39	1.06%
2020	163	0.31%	10,413,231.61	0.55%
2021	902	1.73%	64,002,696.74	3.38%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	9,880	18.93%	103,973,599.24	5.49%
2026 - 2030	15,176	29.08%	372,078,467.03	19.63%
2031 - 2035	10,762	20.62%	438,025,648.78	23.11%
2036 - 2040	7,861	15.06%	422,810,144.27	22.31%
2041 - 2045	3,780	7.24%	234,926,965.51	12.40%
2046 +	4,725	9.05%	323,201,494.60	17.06%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,942	15.22%	72,667,038.95	3.83%
40.01 - 60 months	4,502	8.63%	79,479,169.06	4.19%
60.01 - 90 months	6,562	12.57%	142,451,467.77	7.52%
90.01 - 120 months	8,672	16.62%	277,697,546.67	14.65%
120.01 - 150 months	5,167	9.90%	199,222,917.98	10.51%
150.01 - 180 months	5,207	9.98%	256,772,016.94	13.55%
over 180 months	14,132	27.08%	866,726,162.06	45.74%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,901	9.39%	309,169,409.08	16.31%
1.01% - 2.00%	27,952	53.56%	1,031,183,467.91	54.42%
2.01% - 3.00%	3,029	5.80%	93,216,272.82	4.92%
3.01% - 4.00%	3,373	6.46%	173,384,863.92	9.15%
4.01% - 5.00%	9,641	18.48%	228,564,496.90	12.06%
5.01% - 6.00%	855	1.64%	18,826,733.01	0.99%
6.01% - 7.00%	1,248	2.39%	22,008,838.51	1.16%
7.01% +	1,185	2.27%	18,662,237.28	0.98%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,251	31.14%	220,129,323.79	11.62%
20.01% - 30.00%	8,196	15.71%	227,097,298.00	11.98%
30.01% - 40.00%	7,124	13.65%	269,101,445.62	14.20%
40.01% - 50.00%	6,342	12.15%	295,320,403.08	15.58%
50.01% - 60.00%	5,021	9.62%	271,474,940.06	14.33%
60.01% - 70.00%	3,720	7.13%	230,006,396.00	12.14%
70.01% - 80.00%	2,546	4.88%	162,969,870.64	8.60%
80.01% - 90.00%	1,581	3.03%	109,996,258.20	5.80%
90.01% - 100.00%	864	1.66%	64,511,842.07	3.40%
100.00% +	539	1.03%	44,408,541.98	2.34%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,311	37.01%	314,946,713.32	16.62%
20.01% - 30.00%	10,350	19.83%	344,478,492.33	18.18%
30.01% - 40.00%	9,263	17.75%	407,196,083.91	21.49%
40.01% - 50.00%	6,266	12.01%	340,962,759.01	17.99%
50.01% - 60.00%	4,046	7.75%	257,590,940.05	13.59%
60.01% - 70.00%	2,084	3.99%	152,454,644.76	8.05%
70.01% - 80.00%	685	1.31%	55,881,210.41	2.95%
80.01% - 90.00%	119	0.23%	12,362,787.59	0.65%
90.01% - 100.00%	38	0.07%	6,231,941.50	0.33%
100.00% +	22	0.04%	2,910,746.55	0.15%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,518	6.74%	53,831,036.50	2.84%
20.01% - 30.00%	4,730	9.06%	106,044,646.06	5.60%
30.01% - 40.00%	6,462	12.38%	174,525,315.82	9.21%
40.01% - 50.00%	7,987	15.31%	257,640,801.46	13.60%
50.01% - 60.00%	8,448	16.19%	317,505,139.31	16.75%
60.01% - 70.00%	7,606	14.58%	325,344,496.17	17.17%
70.01% - 80.00%	7,326	14.04%	335,878,464.86	17.72%
80.01% - 90.00%	3,650	6.99%	175,754,065.97	9.27%
90.01% - 100.00%	2,126	4.07%	130,403,846.37	6.88%
100.00% +	331	0.63%	18,088,506.90	0.95%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,956	40.16%	908,168,936.87	47.92%
Thessaloniki	7,614	14.59%	251,045,174.32	13.25%
Macedonia	6,122	11.73%	166,220,875.75	8.77%
Peloponnese	3,873	7.42%	126,221,659.77	6.66%
Thessaly	3,725	7.14%	103,874,239.49	5.48%
Sterea Ellada	2,833	5.43%	84,317,473.68	4.45%
Creta Island	2,110	4.04%	78,118,172.27	4.12%
Ionian Islands	825	1.58%	31,911,352.78	1.68%
Thrace	1,356	2.60%	40,327,240.76	2.13%
Epirus	1,579	3.03%	47,921,323.31	2.53%
Aegean Islands	1,191	2.28%	56,889,870.42	3.00%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12 months	895	1.72%	63,615,529.12	3.36%
12 - 24 months	165	0.32%	10,560,176.55	0.56%
24 - 36 months	371	0.71%	19,734,442.80	1.04%
36 - 60 months	1,226	2.35%	64,942,180.58	3.43%
60 - 96 months	813	1.56%	32,205,376.13	1.70%
over 96 months	48,714	93.35%	1,703,958,614.25	89.92%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	131,380.79	0.01%
5 - 10 years	469	0.90%	6,917,431.92	0.37%
10 - 15 years	6,633	12.71%	84,675,844.54	4.47%
15 - 20 years	9,377	17.97%	217,445,760.95	11.47%
20 - 25 years	10,044	19.25%	378,484,600.08	19.97%
25 - 30 years	16,958	32.50%	682,425,485.29	36.01%
30 - 35 years	3,767	7.22%	216,479,258.83	11.42%
35 years +	4,925	9.44%	308,456,557.02	16.28%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40,630	77.86%	1,391,806,943.54	73.45%
Houses	11,554	22.14%	503,209,375.89	26.55%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,337	21.73%	415,289,256.79	21.91%
Purchase	28,135	53.91%	1,087,744,459.93	57.40%
Repair	9,709	18.61%	304,588,250.43	16.07%
Construction (re-mortgage)	105	0.20%	6,377,680.26	0.34%
Purchase (re-mortgage)	591	1.13%	27,962,723.48	1.48%
Repair (re-mortgage)	301	0.58%	12,770,067.59	0.67%
Equity Release	2,006	3.84%	40,283,880.95	2.13%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	52,014	99.67%	1,879,673,641.33	99.19%
Balloon	170	0.33%	15,342,678.10	0.81%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	50,817	97.38%	1,824,592,252.05	96.28%
Fixed Converting to Floating	1,134	2.17%	68,721,168.61	3.63%
Fixed to Maturity	233	0.45%	1,702,898.77	0.09%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

Fixed rate assets 3.72%
Assets' WAL (in years) 6.57

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,064	6.03%	207,047,486.38	11.35%
Libor 3 Months (CHF)	457	0.90%	33,130,019.86	1.82%
ECB Tracker	24,773	48.75%	856,065,066.92	46.92%
Euribor 1 Month	1,857	3.65%	79,082,688.27	4.33%
Euribor 3 Months	8,936	17.58%	396,640,377.68	21.74%
Libor 1 Month (Euro)	35	0.07%	641,098.91	0.04%
Eurobank OEK's Rate	111	0.22%	1,763,250.66	0.10%
Euribor 6 Months	6	0.01%	14,086.25	0.00%
TBank OEK's Rate	66	0.13%	741,930.10	0.04%
TBank GG Rate	19	0.04%	274,437.51	0.02%
Originator Rate	11,493	22.62%	249,191,809.50	13.66%
Grand Total	50,817	100.00%	1,824,592,252.05	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	67	5.91%	2,460,382.44	3.58%
Euribor 1 Month	52	4.59%	2,088,117.08	3.04%
Euribor 3 Months	873	76.98%	59,392,507.52	86.43%
Originator Rate	142	12.52%	4,780,161.57	6.96%
Grand Total	1,134	100.00%	68,721,168.61	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 2022 - 31 Dec 2022	77	6.79%	2,211,317.28	3.22%
1 Jan 2023 - 31 Dec 2023	94	8.29%	3,766,169.68	5.48%
1 Jan 2024 - 31 Dec 2025	69	6.08%	3,339,819.59	4.86%
1 Jan 2026 - 31 Dec 2030	122	10.76%	6,797,953.74	9.89%
1 Jan 2031 - 31 Dec 2035	232	20.46%	18,831,757.41	27.40%
1 Jan 2036 - 31 Dec 2040	199	17.55%	11,215,199.91	16.32%
1 Jan 2041 +	341	30.07%	22,558,951.00	32.83%
Grand Total	1,134	100.00%	68,721,168.61	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,184	100.00%	1,895,016,319.43	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	52,184	100.00%	1,895,016,319.43	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	42,155	80.78%	1,660,799,483.13	87.64%
Y	10,029	19.22%	234,216,836.30	12.36%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,033	95.88%	1,775,910,419.13	93.71%
Y	2,151	4.12%	119,105,900.30	6.29%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,184	100.00%	1,895,016,319.43	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,158	90.37%	1,771,125,267.06	93.46%
Y	5,026	9.63%	123,891,052.37	6.54%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	50,227	96.25%	1,821,739,787.77	96.13%
Second home/Holiday houses	1,817	3.48%	68,001,615.67	3.59%
Buy-to-let/Non-Owner occupied	40	0.08%	2,016,193.15	0.11%
Other	100	0.19%	3,258,722.83	0.17%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,497	25.86%	565,922,360.37	29.86%
Other Private Employees	7,950	15.23%	296,595,911.77	15.65%
Pensioner	8,982	17.21%	238,821,100.88	12.60%
Civil Servant	6,424	12.31%	210,474,407.51	11.11%
Other Self Employed	2,486	4.76%	117,412,518.93	6.20%
Unemployed	2,484	4.76%	74,361,445.32	3.92%
Civil Servant - Policeman	1,683	3.23%	71,794,051.49	3.79%
Teacher	2,072	3.97%	66,291,074.99	3.50%
Military Personnel	1,263	2.42%	52,485,865.23	2.77%
Civil Servant - Primary School Teachers	1,514	2.90%	45,363,183.63	2.39%
Salesman	1,322	2.53%	42,175,708.68	2.23%
Lawyers - Jurists	503	0.96%	32,392,526.77	1.71%
Housewife	856	1.64%	28,873,650.32	1.52%
Accountant	687	1.32%	28,315,431.54	1.49%
Independent Means	461	0.88%	23,737,081.99	1.25%
Grand Total	52,184	100.00%	1,895,016,319.43	100.00%