

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **50**
Reporting Date: **20/2/2023**

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

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

I Programme Details as of 20/2/2023

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-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) **0.84**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-23	20-Apr-23	31	Act/360	2.8420%	1,223,638.89	-
2	21-Nov-22	20-Feb-23	91	Act/360	2.3020%	2,909,472.22	2,909,472.22
3	20-Jan-23	20-Apr-23	31	Act/360	2.8420%	1,223,638.89	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2023			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	228,636,409.02	1,612,644,531.15	1,840,551,637.43	231,715,303.35	1,637,003,053.86	1,872,318,686.39
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	228,636,409.02	1,611,682,628.13	1,839,589,734.41	231,715,303.35	1,636,082,326.85	1,871,397,959.38
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	215,832,912.89	1,601,815,261.95	1,816,959,712.60	217,599,040.48	1,625,913,843.05	1,846,893,878.07
A.4	Aggregate Original Principal O/S balance	369,153,577.41	3,264,793,025.01	3,633,946,602.42	374,831,118.12	3,302,348,629.90	3,677,179,748.02
A.5	Average Current Principal O/S balance	69,642.52	35,192.14	37,480.43	69,688.81	35,330.49	37,703.51
A.6	Average Original Principal O/S balance	112,443.98	71,246.36	74,000.58	112,731.16	71,272.69	74,048.61
A.7	Maximum Current Principal O/S balance	670,014.90	970,460.74	970,460.74	671,836.46	972,625.87	972,625.87
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	3,283	45,824	49,107	3,325	46,334	49,659
A.10	Weighted Average Seasoning (years)	16.12	13.13	13.50	16.0	13.1	13.4
A.11	Weighted Average Remaining Maturity (years)	13.35	15.53	15.26	13.40	15.56	15.29
A.12	Weighted Average Current Indexed LTV percent (%)	62.95	44.64	46.91	64.35	44.76	47.22
A.13	Weighted Average Current Unindexed LTV percent (%)	49.09	38.52	39.83	50.19	38.63	40.08
A.14	Weighted Average Original LTV percent (%)	66.01	65.59	65.65	66.07	65.56	65.63
A.15	Weighted Average Interest Rate - Total (%)	2.01	4.18	3.91	1.77	3.93	3.66
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.92	3.49	2.82	1.69	3.14	2.51
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.18	92.43	93.14	98.55	98.07	98.13
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.43	7.01	6.32	1.13	1.64	1.58
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.39	0.50	0.48	0.32	0.23	0.24
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.06	0.05	-	0.06	0.05
A.21	FX Rate	1.0032	-	-	0.9847	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2023					
		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	4,850	1,737,645.79	62,075	10,849,791.67	66,925	12,552,828.87
B.2	Partial Prepayments	11	184,308.66	256	3,165,319.06	267	3,339,531.01
B.3	Whole Prepayments	21	279,446.85	217	6,577,788.13	238	6,836,253.20
B.4	Total Principal Receipts (B1+B2+B3)	-	2,201,401.30	-	20,592,898.86	-	22,728,613.08

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2023					
		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	3,944	335,196.72	55,710	5,418,135.84	59,654	5,752,263.35
C.2	Interest From Overdues	1,702	1,207.88	14,564	10,401.42	16,266	11,605.45
C.3	Total Interest Receipts (C1+C2)	-	336,404.60	-	5,428,537.26	75,920	5,763,868.80
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2023					
		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	3,234	224,472,024.88	40,910	1,490,624,771.36	44,144	1,714,380,777.02
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	49	4,164,384.14	4,889	121,057,856.77	4,938	125,208,957.39
A.3	Totals (A1+ A2)	3,283	228,636,409.02	45,799	1,611,682,628.13	49,082	1,839,589,734.41
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	25	961,903.02	25	961,903.02
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	25	961,903.02	25	961,903.02

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2023					
		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	37	3,276,388.45	4,585	113,059,716.12	4,622	116,325,653.57
B.2	60 Days < Installment <= 89 Days	12	887,995.69	304	7,998,140.65	316	8,883,303.82
B.3	Total (B1+B2=A4)	49	4,164,384.14	4,889	121,057,856.77	4,938	125,208,957.39
B.4	90 Days < Installment <= 119 Days	0	0.00	25	961,903.02	25	961,903.02
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	25	961,903.02	25	961,903.02

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2023					
		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	850,720.99	0.00	3,801,148.49	0.00	4,649,155.86
A.2	Number of Loans	0	18	0	272	0	290



Statutory Tests

as of 31/1/2023

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,249,333.33	
Total Bonds Amount	1,503,249,333.33	
Current Outstanding Balance of Loans	1,840,551,637.43	
A. Adjusted Outstanding Principal of Loans ²	1,816,959,712.60	
B. Accrued Interest on Loans	6,858,989.55	
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	6,326,388.89	
Nominal Value (A+B+C+D-Z)	1,817,492,313.26	
Bonds / Nominal Value Assets Percentage	1,737,860,500.96	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,042,810,727.68	
Net Present Value of Liabilities	1,507,692,406.82	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,980,153,827.85	
Net Present Value of Liabilities	1,503,571,460.94	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,120,399,512.20	
Net Present Value of Liabilities	1,512,191,366.86	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	78,262,067.62	
Interest due on all series of covered bonds during 1st year	49,303,846.93	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	49,251,630.85	
Required Reserve Amount	49,608,007.58	
Amount credited to the account (payment to BoNY)	356,376.73	
Available (Outstanding) Reserve Amount t	49,608,007.58	

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	3,283	6.69%	227,907,106.28	12.38%
EUR	45,824	93.31%	1,612,644,531.15	87.62%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	12,805	26.08%	310,680,527.78	8.55%
37.501 - 75.000	18,559	37.79%	1,052,062,885.47	28.95%
75.001 - 100.000	7,841	15.97%	698,740,512.59	19.23%
100.001 - 150.000	6,604	13.45%	817,987,197.44	22.51%
150.001 - 250.000	2,589	5.27%	489,520,350.44	13.47%
250.001 - 500.000	628	1.28%	204,515,138.11	5.63%
500.001 +	81	0.16%	60,439,990.59	1.66%
Grand Total	49,107	100.00%	3,633,946,602.42	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,482	64.11%	542,510,046.65	29.48%
37.501 - 75.000	11,955	24.34%	629,765,366.06	34.22%
75.001 - 100.000	2,916	5.94%	251,232,657.67	13.65%
100.001 - 150.000	1,901	3.87%	227,664,615.01	12.37%
150.001 - 250.000	667	1.36%	122,603,984.41	6.66%
250.001 - 500.000	167	0.34%	54,120,082.47	2.94%
500.001 +	19	0.04%	12,654,885.16	0.69%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	12,514	25.48%	284,147,204.17	15.44%
2005	4,818	9.81%	196,241,912.14	10.66%
2006	7,024	14.30%	298,273,982.67	16.21%
2007	5,572	11.35%	240,906,946.01	13.09%
2008	4,117	8.38%	143,586,938.03	7.80%
2009	2,682	5.46%	91,864,116.57	4.99%
2010	2,511	5.11%	93,290,579.48	5.07%
2011	1,508	3.07%	51,188,617.25	2.78%
2012	1,220	2.48%	40,085,942.52	2.18%
2013	948	1.93%	29,325,906.63	1.59%
2014	359	0.73%	11,061,470.51	0.60%
2015	202	0.41%	8,028,097.48	0.44%
2016	237	0.48%	11,926,100.60	0.65%
2017	462	0.94%	23,318,577.66	1.27%
2018	729	1.48%	35,893,204.91	1.95%
2019	500	1.02%	27,723,036.11	1.51%
2020	520	1.06%	35,069,373.38	1.91%
2021	2,016	4.11%	135,532,085.41	7.36%
2022	1,168	2.38%	83,087,545.90	4.51%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,977	12.17%	51,029,595.13	2.77%
2026 - 2030	14,375	29.27%	302,502,228.47	16.44%
2031 - 2035	10,638	21.66%	399,137,621.30	21.69%
2036 - 2040	8,114	16.52%	419,382,369.84	22.79%
2041 - 2045	4,299	8.75%	264,068,622.73	14.35%
2046 +	5,704	11.62%	404,431,199.96	21.97%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,867	13.98%	65,026,867.62	3.53%
40.01 - 60 months	4,865	9.91%	74,444,835.71	4.04%
60.01 - 90 months	5,816	11.84%	139,956,526.11	7.60%
90.01 - 120 months	8,140	16.58%	251,924,642.71	13.69%
120.01 - 150 months	3,908	7.96%	157,329,276.61	8.55%
150.01 - 180 months	6,031	12.28%	295,268,473.28	16.04%
over 180 months	13,480	27.45%	856,601,015.39	46.54%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	24	0.05%	1,849,233.86	0.10%
1.01% - 2.00%	1,853	3.77%	155,098,242.61	8.43%
2.01% - 3.00%	1,703	3.47%	95,911,209.25	5.21%
3.01% - 4.00%	20,688	42.13%	886,996,914.22	48.19%
4.01% - 5.00%	18,399	37.47%	504,486,832.93	27.41%
5.01% - 6.00%	2,589	5.27%	96,950,656.53	5.27%
6.01% - 7.00%	2,587	5.27%	79,734,206.25	4.33%
7.01% +	1,264	2.57%	19,524,341.78	1.06%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,527	33.66%	237,923,624.52	12.93%
20.01% - 30.00%	7,922	16.13%	242,564,248.48	13.18%
30.01% - 40.00%	7,029	14.31%	290,938,640.23	15.81%
40.01% - 50.00%	5,841	11.89%	294,783,436.53	16.02%
50.01% - 60.00%	4,642	9.45%	272,534,305.43	14.81%
60.01% - 70.00%	3,375	6.87%	224,397,867.59	12.19%
70.01% - 80.00%	2,236	4.55%	155,214,867.68	8.43%
80.01% - 90.00%	892	1.82%	63,119,376.57	3.43%
90.01% - 100.00%	282	0.57%	23,551,787.52	1.28%
100.00% +	361	0.74%	35,523,482.87	1.93%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	18,120	36.90%	300,657,085.86	16.34%
20.01% - 30.00%	9,841	20.04%	331,576,380.32	18.02%
30.01% - 40.00%	8,472	17.25%	381,545,623.32	20.73%
40.01% - 50.00%	5,424	11.05%	304,400,211.50	16.54%
50.01% - 60.00%	3,662	7.46%	236,645,005.13	12.86%
60.01% - 70.00%	2,303	4.69%	169,130,806.07	9.19%
70.01% - 80.00%	1,010	2.06%	82,928,176.89	4.51%
80.01% - 90.00%	178	0.36%	19,985,951.65	1.09%
90.01% - 100.00%	59	0.12%	8,915,450.13	0.48%
100.00% +	38	0.08%	4,766,946.57	0.26%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,921	5.95%	44,846,361.69	2.44%
20.01% - 30.00%	4,277	8.71%	94,140,375.73	5.11%
30.01% - 40.00%	5,911	12.04%	159,497,068.60	8.67%
40.01% - 50.00%	7,446	15.16%	239,517,649.61	13.01%
50.01% - 60.00%	7,969	16.23%	303,244,847.10	16.48%
60.01% - 70.00%	7,134	14.53%	311,402,474.72	16.92%
70.01% - 80.00%	7,060	14.38%	336,456,771.96	18.28%
80.01% - 90.00%	3,508	7.14%	167,062,931.59	9.08%
90.01% - 100.00%	2,082	4.24%	124,874,104.35	6.78%
100.00% +	799	1.63%	59,509,052.08	3.23%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,075	40.88%	907,870,104.94	49.33%
Thessaloniki	7,068	14.39%	239,551,548.88	13.02%
Macedonia	5,619	11.44%	153,276,939.73	8.33%
Peloponnese	3,646	7.42%	118,612,934.47	6.44%
Thessaly	3,497	7.12%	101,496,739.48	5.51%
Stereia Ellada	2,647	5.39%	79,800,834.32	4.34%
Creta Island	1,968	4.01%	73,085,973.39	3.97%
Ionian Islands	766	1.56%	29,327,713.00	1.59%
Thrace	1,246	2.54%	38,172,525.81	2.07%
Epirus	1,449	2.95%	43,869,079.33	2.38%
Aegean Islands	1,126	2.29%	55,487,244.06	3.01%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,091	2.22%	77,332,163.27	4.20%
12 - 24	1,729	3.52%	115,895,138.08	6.30%
24 - 36	827	1.68%	56,859,658.53	3.09%
36 - 60	1,181	2.40%	62,052,388.08	3.37%
60 - 96	947	1.93%	46,540,465.02	2.53%
over 96	43,332	88.24%	1,481,871,824.45	80.51%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7	0.01%	47,935.71	0.00%
5 - 10 years	395	0.80%	7,220,672.78	0.39%
10 - 15 years	4,475	9.11%	67,759,029.07	3.68%
15 - 20 years	8,410	17.13%	200,054,426.24	10.87%
20 - 25 years	10,171	20.71%	365,844,330.05	19.88%
25 - 30 years	17,025	34.67%	686,197,790.69	37.28%
30 - 35 years	3,896	7.93%	222,168,263.12	12.07%
35 years +	4,728	9.63%	291,259,189.76	15.82%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	38,144	77.68%	1,355,207,105.03	73.63%
Houses	10,963	22.32%	485,344,532.40	26.37%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,282	20.94%	386,441,976.18	21.00%
Purchase	27,034	55.05%	1,098,474,050.38	59.68%
Repair	9,095	18.52%	278,850,388.47	15.15%
Construction (re-mortgage)	96	0.20%	5,862,026.03	0.32%
Purchase (re-mortgage)	543	1.11%	25,388,441.74	1.38%
Repair (re-mortgage)	271	0.55%	11,283,437.51	0.61%
Equity Release	1,786	3.64%	34,251,317.13	1.86%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,971	99.72%	1,827,061,439.46	99.27%
Balloon	136	0.28%	13,490,197.97	0.73%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	44,898	91.43%	1,565,749,130.90	85.07%
Fixed Converting to Floating	4,066	8.28%	273,166,633.70	14.84%
Fixed to Maturity	143	0.29%	1,635,872.83	0.09%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	21,215	47.25%	722,480,052.91	46.14%
Euribor 1 Month	1,632	3.63%	66,774,789.46	4.26%
Euribor 3 Months	8,184	18.23%	338,467,720.32	21.62%
Eurobank OEK's Rate	89	0.20%	1,327,317.39	0.08%
Originator Rate	10,466	23.31%	211,117,529.96	13.48%
Saron 1M ISDA (CHF)	2,805	6.25%	194,588,723.94	12.43%
Saron 3M ISDA (CHF)	418	0.93%	29,739,622.22	1.90%
ESTR 1M ISDA (EUR)	30	0.07%	462,143.34	0.03%
Other	59	0.13%	791,231.35	0.05%
Grand Total	44,898	100.00%	1,565,749,130.90	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	36	0.89%	1,657,497.08	0.61%
Euribor 1 Month	42	1.03%	1,565,225.35	0.57%
Euribor 3 Months	3,893	95.75%	267,054,602.61	97.76%
Originator Rate	95	2.34%	2,889,308.66	1.06%
Grand Total	4,066	100.00%	273,166,633.70	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	84	2.07%	3,260,934.32	1.19%
1 Jan 2024 - 31 Dec 2025	119	2.93%	6,772,786.07	2.48%
1 Jan 2026 - 31 Dec 2030	422	10.38%	26,578,477.50	9.73%
1 Jan 2031 - 31 Dec 2035	902	22.18%	59,605,761.11	21.82%
1 Jan 2036 - 31 Dec 2040	943	23.19%	61,341,700.27	22.46%
1 Jan 2041 +	1,596	39.25%	115,606,974.43	42.32%
Grand Total	4,066	100.00%	273,166,633.70	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,107	100.00%	1,840,551,637.43	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	49,107	100.00%	1,840,551,637.43	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	40,037	81.53%	1,627,354,826.15	88.42%
Y	9,070	18.47%	213,196,811.28	11.58%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,148	96.01%	1,730,815,126.06	94.04%
Y	1,959	3.99%	109,736,511.37	5.96%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,107	100.00%	1,840,551,637.43	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,799	91.23%	1,735,939,148.66	94.32%
Y	4,308	8.77%	104,612,488.77	5.68%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	47,090	95.89%	1,761,227,064.00	95.69%
Second home/Holiday houses	1,851	3.77%	72,891,685.21	3.96%
Buy-to-let/Non-Owner occupied	64	0.13%	3,125,639.11	0.17%
Other	102	0.21%	3,307,249.12	0.18%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,573	25.60%	544,998,873.90	29.61%
Other Private Employees	7,867	16.02%	323,239,118.47	17.56%
Pensioner	8,350	17.00%	212,819,100.42	11.56%
Civil Servant	6,179	12.58%	206,068,721.37	11.20%
Other Self Employed	2,383	4.85%	121,939,106.33	6.63%
Civil Servant - Policeman	1,726	3.51%	76,388,294.74	4.15%
Unemployed	2,025	4.12%	60,108,897.07	3.27%
Teacher	1,899	3.87%	59,816,092.06	3.25%
Military Personnel	1,214	2.47%	49,837,355.82	2.71%
Salesman	1,208	2.46%	41,995,899.14	2.28%
Civil Servant - Primary School Teachers	1,431	2.91%	40,878,501.28	2.22%
Lawyers - Jurists	465	0.95%	30,340,064.46	1.65%
Accountant	594	1.21%	26,011,151.57	1.41%
Housewife	765	1.56%	24,920,487.04	1.35%
Independent Means	428	0.87%	21,189,973.78	1.15%
Grand Total	49,107	100.00%	1,840,551,637.43	100.00%