

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **51**
Reporting Date: **20/3/2023**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2023	28/2/2023

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

I Programme Details as of 20/3/2023

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	59	Act/360	2.8420%	2,328,861.11	-
2	20-Feb-23	22-May-23	28	Act/360	3.2030%	1,245,611.11	-
3	20-Jan-23	20-Apr-23	59	Act/360	2.8420%	2,328,861.11	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 28/2/2023			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	225,657,545.78	1,592,840,603.83	1,819,700,507.10	228,636,409.02	1,612,644,531.15	1,840,551,637.43
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	225,657,545.78	1,592,107,446.68	1,818,967,349.95	228,636,409.02	1,611,682,628.13	1,839,589,734.41
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	212,696,234.79	1,582,502,921.88	1,796,332,453.19	215,832,912.89	1,601,815,261.95	1,816,959,712.60
A.4	Aggregate Original Principal O/S balance	365,373,100.76	3,236,067,735.66	3,601,440,836.42	369,153,577.41	3,264,793,025.01	3,633,946,602.42
A.5	Average Current Principal O/S balance	69,561.51	35,072.23	37,396.23	69,642.52	35,192.14	37,480.43
A.6	Average Original Principal O/S balance	112,630.43	71,253.91	74,012.35	112,443.98	71,246.36	74,000.58
A.7	Maximum Current Principal O/S balance	668,247.04	968,436.66	968,436.66	670,014.90	970,460.74	970,460.74
A.8	Maximum Original Principal O/S balance	900,000.00	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	3,244	45,416	48,660	3,283	45,824	49,107
A.10	Weighted Average Seasoning (years)	16.19	13.19	13.56	16.1	13.1	13.5
A.11	Weighted Average Remaining Maturity (years)	13.35	15.51	15.24	13.35	15.53	15.26
A.12	Weighted Average Current Indexed LTV percent (%)	63.27	44.54	46.88	62.95	44.64	46.91
A.13	Weighted Average Current Unindexed LTV percent (%)	49.34	38.44	39.80	49.09	38.52	39.83
A.14	Weighted Average Original LTV percent (%)	65.99	65.66	65.70	66.01	65.59	65.65
A.15	Weighted Average Interest Rate - Total (%)	2.25	4.35	4.09	2.01	4.18	3.91
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.16	3.72	3.04	1.92	3.49	2.82
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.00	91.78	92.55	98.18	92.43	93.14
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.69	7.15	6.47	1.43	7.01	6.32
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.31	1.02	0.93	0.39	0.50	0.48
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0.05	0.04	0	0.06	0.05
A.21	FX Rate	0.9947	-	-	1.0032	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2023					
		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	4,510	1,711,974.55	54,833	9,896,578.17	59,343	11,661,284.06
B.2	Partial Prepayments	9	165,964.03	194	2,621,636.85	203	2,801,569.59
B.3	Whole Prepayments	21	546,711.30	176	4,351,615.65	197	4,921,513.40
B.4	Total Principal Receipts (B1+B2+B3)	-	2,424,649.88	-	16,869,830.67	-	19,384,367.05

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2023					
		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	3,748	371,853.79	49,987	5,379,832.56	53,735	5,753,667.68
C.2	Interest From Overdues	1,420	1,215.16	11,170	9,608.51	12,590	10,830.14
C.3	Total Interest Receipts (C1+C2)	-	373,068.95	-	5,389,441.07	66,325	5,764,497.82
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 28/2/2023					
		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	3,196	221,143,477.13	40,175	1,461,888,039.57	43,371	1,684,209,822.15
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	48	4,514,068.65	5,212	130,219,407.11	5,260	134,757,527.80
A.3	Totals (A1+ A2)	3,244	225,657,545.78	45,387	1,592,107,446.68	48,631	1,818,967,349.95
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	29	733,157.15	29	733,157.15
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	29	733,157.15	29	733,157.15

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 28/2/2023					
		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	42	3,809,933.88	4,600	113,960,153.16	4,642	117,790,387.28
B.2	60 Days < Installment <= 89 Days	6	704,134.77	612	16,259,253.95	618	16,967,140.52
B.3	Total (B1+B2=A4)	48	4,514,068.65	5,212	130,219,407.11	5,260	134,757,527.80
B.4	90 Days < Installment <= 119 Days	0	0.00	29	733,157.15	29	733,157.15
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	29	733,157.15	29	733,157.15

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 28/2/2023					
		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	565,477.51	0.00	2,970,250.36	0.00	3,538,740.87
A.2	Number of Loans	0	17	0	219	0	236



Statutory Tests

as of 28/2/2023

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	3,558,152.78	
Total Bonds Amount	1,503,558,152.78	
Current Outstanding Balance of Loans	1,819,700,507.10	
A. Adjusted Outstanding Principal of Loans ²	1,796,332,453.19	
B. Accrued Interest on Loans	7,265,688.47	
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	5,743,055.56	
Nominal Value (A+B+C+D-Z)	1,797,855,086.10	
Bonds / Nominal Value Assets Percentage	1,738,217,517.66	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,002,274,728.95	
Net Present Value of Liabilities	1,506,428,854.62	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,941,426,861.61	
Net Present Value of Liabilities	1,502,114,276.93	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,077,304,840.28	
Net Present Value of Liabilities	1,511,087,664.75	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	80,970,274.38	
Interest due on all series of covered bonds during 1st year	47,622,984.27	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	49,608,007.58	
Required Reserve Amount	47,684,422.59	
Amount credited to the account (payment to BoNY)	-1,923,584.99	
Available (Outstanding) Reserve Amount t	47,684,422.59	

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	3,244	6.67%	226,859,903.27	12.47%
EUR	45,416	93.33%	1,592,840,603.83	87.53%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	12,676	26.05%	307,685,860.58	8.54%
37.501 - 75.000	18,393	37.80%	1,042,844,532.69	28.96%
75.001 - 100.000	7,763	15.95%	691,752,744.11	19.21%
100.001 - 150.000	6,560	13.48%	812,550,246.29	22.56%
150.001 - 250.000	2,567	5.28%	485,368,507.29	13.48%
250.001 - 500.000	622	1.28%	202,628,396.63	5.63%
500.001 +	79	0.16%	58,610,548.83	1.63%
Grand Total	48,660	100.00%	3,601,440,836.42	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,243	64.21%	537,270,838.27	29.53%
37.501 - 75.000	11,813	24.28%	622,058,537.89	34.18%
75.001 - 100.000	2,874	5.91%	247,569,361.68	13.60%
100.001 - 150.000	1,886	3.88%	225,665,142.55	12.40%
150.001 - 250.000	663	1.36%	122,114,426.75	6.71%
250.001 - 500.000	163	0.33%	52,890,508.26	2.91%
500.001 +	18	0.04%	12,131,691.70	0.67%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	12,417	25.52%	280,494,802.65	15.41%
2005	4,787	9.84%	194,031,513.11	10.66%
2006	6,960	14.30%	294,588,814.08	16.19%
2007	5,540	11.39%	238,836,707.96	13.13%
2008	3,989	8.20%	141,534,782.19	7.78%
2009	2,656	5.46%	89,918,250.98	4.94%
2010	2,488	5.11%	92,081,274.66	5.06%
2011	1,494	3.07%	50,623,947.45	2.78%
2012	1,209	2.48%	39,648,081.29	2.18%
2013	943	1.94%	29,168,195.98	1.60%
2014	355	0.73%	10,901,467.47	0.60%
2015	201	0.41%	7,963,294.93	0.44%
2016	237	0.49%	11,776,522.85	0.65%
2017	460	0.95%	23,177,580.57	1.27%
2018	724	1.49%	35,052,906.00	1.93%
2019	499	1.03%	27,475,475.43	1.51%
2020	518	1.06%	34,803,996.61	1.91%
2021	2,015	4.14%	134,865,941.29	7.41%
2022	1,168	2.40%	82,756,951.59	4.55%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,762	11.84%	48,045,211.43	2.64%
2026 - 2030	14,272	29.33%	296,621,966.67	16.30%
2031 - 2035	10,586	21.76%	394,099,346.44	21.66%
2036 - 2040	8,072	16.59%	415,705,127.42	22.84%
2041 - 2045	4,286	8.81%	262,923,270.83	14.45%
2046 +	5,882	11.68%	402,305,584.31	22.11%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,809	13.99%	64,350,965.62	3.54%
40.01 - 60 months	4,778	9.82%	71,779,988.22	3.94%
60.01 - 90 months	6,613	13.59%	157,271,338.48	8.64%
90.01 - 120 months	7,665	15.75%	245,214,745.22	13.48%
120.01 - 150 months	3,527	7.25%	144,096,673.04	7.92%
150.01 - 180 months	5,985	12.30%	293,402,901.94	16.12%
over 180 months	13,283	27.30%	843,583,894.58	46.36%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6	0.01%	506,435.24	0.03%
1.01% - 2.00%	329	0.68%	33,300,238.85	1.83%
2.01% - 3.00%	2,875	5.91%	201,838,408.10	11.09%
3.01% - 4.00%	13,535	27.82%	621,716,495.50	34.17%
4.01% - 5.00%	25,155	51.70%	758,748,886.79	41.70%
5.01% - 6.00%	2,168	4.46%	72,306,887.24	3.97%
6.01% - 7.00%	3,187	6.55%	108,234,274.18	5.95%
7.01% +	1,405	2.89%	23,048,881.19	1.27%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,473	33.85%	236,667,928.87	13.01%
20.01% - 30.00%	7,841	16.11%	239,425,217.78	13.16%
30.01% - 40.00%	6,970	14.32%	288,673,812.92	15.86%
40.01% - 50.00%	5,766	11.85%	290,546,280.20	15.97%
50.01% - 60.00%	4,589	9.43%	271,041,345.61	14.89%
60.01% - 70.00%	3,316	6.81%	219,390,157.51	12.06%
70.01% - 80.00%	2,194	4.51%	152,194,262.17	8.36%
80.01% - 90.00%	873	1.79%	62,733,275.79	3.45%
90.01% - 100.00%	279	0.57%	23,221,424.36	1.28%
100.00% +	359	0.74%	35,806,801.88	1.97%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	18,041	37.08%	298,535,495.22	16.41%
20.01% - 30.00%	9,775	20.09%	328,947,710.97	18.08%
30.01% - 40.00%	8,383	17.23%	376,571,195.07	20.69%
40.01% - 50.00%	5,311	10.91%	299,427,444.02	16.45%
50.01% - 60.00%	3,623	7.45%	234,102,849.75	12.86%
60.01% - 70.00%	2,274	4.67%	167,240,519.81	9.19%
70.01% - 80.00%	985	2.02%	81,159,210.09	4.46%
80.01% - 90.00%	171	0.35%	19,749,067.26	1.09%
90.01% - 100.00%	61	0.13%	9,374,547.23	0.52%
100.00% +	36	0.07%	4,592,467.67	0.25%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,877	5.91%	44,183,850.48	2.43%
20.01% - 30.00%	4,240	8.71%	92,741,486.43	5.10%
30.01% - 40.00%	5,858	12.04%	157,486,188.93	8.65%
40.01% - 50.00%	7,367	15.14%	236,250,477.72	12.98%
50.01% - 60.00%	7,902	16.24%	300,288,989.12	16.50%
60.01% - 70.00%	7,072	14.53%	307,876,389.66	16.92%
70.01% - 80.00%	6,995	14.38%	332,886,572.38	18.29%
80.01% - 90.00%	3,490	7.17%	165,626,169.71	9.10%
90.01% - 100.00%	2,063	4.24%	123,118,877.05	6.77%
100.00% +	796	1.64%	59,241,505.62	3.26%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,876	40.85%	898,117,234.55	49.36%
Thessaloniki	6,991	14.37%	236,451,955.70	12.99%
Macedonia	5,579	11.47%	151,464,105.49	8.32%
Peloponnese	3,609	7.42%	116,953,961.02	6.43%
Thessaly	3,473	7.14%	100,554,748.97	5.53%
Stereia Ellada	2,620	5.38%	78,629,849.62	4.32%
Creta Island	1,954	4.02%	72,156,039.39	3.97%
Ionian Islands	761	1.56%	28,905,899.51	1.59%
Thrace	1,239	2.55%	37,912,854.75	2.08%
Epirus	1,442	2.96%	43,466,524.51	2.39%
Aegean Islands	1,116	2.29%	55,087,333.59	3.03%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	920	1.89%	65,574,369.01	3.60%
12 - 24	1,869	3.84%	124,571,185.76	6.85%
24 - 36	820	1.69%	56,265,897.99	3.09%
36 - 60	1,146	2.36%	60,532,014.05	3.33%
60 - 96	980	2.01%	47,896,085.23	2.63%
over 96	42,925	88.21%	1,464,860,955.05	80.50%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6	0.01%	44,643.54	0.00%
5 - 10 years	392	0.81%	7,081,264.39	0.39%
10 - 15 years	4,332	8.90%	64,834,556.94	3.56%
15 - 20 years	8,288	17.03%	195,709,253.70	10.76%
20 - 25 years	10,098	20.75%	360,961,758.96	19.84%
25 - 30 years	16,956	34.85%	680,309,259.16	37.39%
30 - 35 years	3,883	7.98%	221,146,195.46	12.15%
35 years +	4,705	9.67%	289,613,574.96	15.92%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,810	77.70%	1,340,313,393.75	73.66%
Houses	10,850	22.30%	479,387,113.35	26.34%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,179	20.92%	381,864,855.24	20.99%
Purchase	26,811	55.10%	1,086,620,631.13	59.71%
Repair	8,995	18.49%	275,359,258.71	15.13%
Construction (re-mortgage)	95	0.20%	5,852,348.49	0.32%
Purchase (re-mortgage)	535	1.10%	25,124,162.31	1.38%
Repair (re-mortgage)	271	0.56%	11,230,958.93	0.62%
Equity Release	1,774	3.65%	33,648,292.28	1.85%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,527	99.73%	1,806,315,606.32	99.26%
Balloon	133	0.27%	13,384,900.78	0.74%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	44,225	90.89%	1,533,876,772.92	84.29%
Fixed Converting to Floating	4,279	8.79%	284,185,121.94	15.62%
Fixed to Maturity	156	0.32%	1,638,612.24	0.09%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	20,825	47.09%	705,882,263.58	46.02%
Euribor 1 Month	1,606	3.63%	65,931,999.15	4.30%
Euribor 3 Months	8,023	18.14%	327,692,455.96	21.36%
Eurobank OEK's Rate	88	0.20%	1,296,372.81	0.08%
Originator Rate	10,412	23.54%	208,467,853.19	13.59%
Saron 1M ISDA (CHF)	2,770	6.26%	193,785,108.71	12.63%
Saron 3M ISDA (CHF)	413	0.93%	29,588,667.11	1.93%
ESTR 1M ISDA (EUR)	30	0.07%	455,159.69	0.03%
Other	58	0.13%	776,892.73	0.05%
Grand Total	44,225	100.00%	1,533,876,772.92	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	44	1.03%	2,051,134.46	0.72%
Euribor 1 Month	40	0.93%	1,531,603.10	0.54%
Euribor 3 Months	4,102	95.86%	277,811,789.07	97.76%
Originator Rate	93	2.17%	2,790,595.31	0.98%
Grand Total	4,279	100.00%	284,185,121.94	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	76	1.78%	2,877,742.17	1.01%
1 Jan 2024 - 31 Dec 2025	117	2.73%	6,654,138.60	2.34%
1 Jan 2026 - 31 Dec 2030	605	14.14%	36,269,959.62	12.76%
1 Jan 2031 - 31 Dec 2035	933	21.80%	61,419,920.38	21.61%
1 Jan 2036 - 31 Dec 2040	948	22.15%	61,439,632.13	21.62%
1 Jan 2041 +	1,600	37.39%	115,523,729.04	40.65%
Grand Total	4,279	100.00%	284,185,121.94	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,660	100.00%	1,819,700,507.10	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	48,660	100.00%	1,819,700,507.10	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	39,694	81.57%	1,609,701,410.70	88.46%
Y	8,966	18.43%	209,999,096.40	11.54%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,723	96.02%	1,710,789,238.05	94.01%
Y	1,937	3.98%	108,911,269.05	5.99%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,660	100.00%	1,819,700,507.10	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,404	91.25%	1,716,504,018.11	94.33%
Y	4,256	8.75%	103,196,488.99	5.67%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	46,662	95.89%	1,741,394,491.23	95.70%
Second home/Holiday houses	1,833	3.77%	71,913,398.07	3.95%
Buy-to-let/Non-Owner occupied	63	0.13%	3,104,542.97	0.17%
Other	102	0.21%	3,288,074.83	0.18%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,422	25.53%	536,622,953.33	29.49%
Other Private Employees	7,783	15.99%	320,392,028.22	17.61%
Pensioner	8,315	17.09%	210,941,022.01	11.59%
Civil Servant	6,132	12.60%	204,278,231.29	11.23%
Other Self Employed	2,368	4.87%	121,198,320.29	6.66%
Civil Servant - Policeman	1,709	3.51%	75,075,129.23	4.13%
Unemployed	1,996	4.10%	59,323,069.06	3.26%
Teacher	1,878	3.86%	58,826,364.27	3.23%
Military Personnel	1,205	2.48%	49,232,292.36	2.71%
Salesman	1,201	2.47%	41,847,353.84	2.30%
Civil Servant - Primary School Teachers	1,426	2.93%	40,681,804.25	2.24%
Lawyers - Jurists	459	0.94%	29,969,544.60	1.65%
Accountant	584	1.20%	25,567,899.99	1.41%
Housewife	756	1.55%	24,652,585.57	1.35%
Independent Means	426	0.88%	21,091,908.80	1.16%
Grand Total	48,660	100.00%	1,819,700,507.10	100.00%