

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **40**
Reporting Date: **20/4/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/03/2022	31/03/2022

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

I Programme Details as of 20/4/2022

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) **1.70**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-22	20-Apr-22	90	Act/360	0.0000%	0.00	0.00
2	21-Feb-22	20-May-22	58	Act/360	0.0000%	0.00	-
3	20-Jan-22	20-Apr-22	90	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 31/03/2022			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	243,571,497.02	1,653,352,438.41	1,890,589,700.53	245,019,040.89	1,610,863,384.52	1,847,917,410.15
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	243,571,497.02	1,651,754,402.80	1,888,991,664.92	245,019,040.89	1,609,432,871.01	1,846,486,896.64
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	231,649,388.73	1,628,319,885.70	1,853,945,081.70	233,450,960.67	1,585,394,261.69	1,811,256,259.24
A.4	Aggregate Original Principal O/S balance	388,332,389.36	3,387,839,178.46	3,776,171,567.82	388,698,356.71	3,347,586,550.60	3,736,284,907.31
A.5	Average Current Principal O/S balance	69,591.86	34,433.36	36,699.08	69,766.24	33,854.47	36,167.01
A.6	Average Original Principal O/S balance	110,952.11	70,556.46	73,300.95	110,677.21	70,354.05	73,125.71
A.7	Maximum Current Principal O/S balance	767,313.06	4,932,500.90	4,932,500.90	771,084.69	4,943,821.56	4,943,821.56
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,000,000.00	5,000,000.00	1,160,000.00	5,000,000.00	5,000,000.00
A.9	Total Number of Loans	3,500	48,016	51,516	3,512	47,582	51,094
A.10	Weighted Average Seasoning (years)	15.3	13.5	13.8	15.2	13.9	14.1
A.11	Weighted Average Remaining Maturity (years)	13.28	15.26	15.02	13.33	15.02	14.80
A.12	Weighted Average Current Indexed LTV percent (%)	63.23	48.08	49.98	62.89	47.75	49.69
A.13	Weighted Average Current Unindexed LTV percent (%)	46.98	37.94	39.07	46.75	37.20	38.42
A.14	Weighted Average Original LTV percent (%)	63.88	62.68	62.83	63.81	61.03	61.39
A.15	Weighted Average Interest Rate - Total (%)	0.65	2.32	2.11	0.65	2.28	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.01	0.84	0.57	1.00	0.84
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.93	91.84	92.73	98.75	91.88	92.76
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.93	7.32	6.52	1.14	7.36	6.56
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.14	0.75	0.67	0.11	0.68	0.60
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.10	0.08		0.09	0.08
A.21	FX Rate	1.0267			1.0336		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/03/2022					
		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	5,024	2,043,269.33	61,467	12,365,329.60	66,491	14,087,030.51
B.2	Partial Prepayments	8	172,011.93	83	812,466.89	91	963,350.09
B.3	Whole Prepayments	7	159,927.76	139	2,854,986.66	146	2,940,668.64
B.4	Total Principal Receipts (B1+B2+B3)	-	2,375,209.02	-	16,032,783.15	-	17,991,049.24

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/03/2022					
		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	3,915	133,584.38	53,598	3,097,061.87	57,513	3,227,172.30
C.2	Interest From Overdues	1,360	826.42	11,452	7,358.25	12,812	8,163.18
C.3	Total Interest Receipts (C1+C2)	-	134,410.80	-	3,104,420.12	70,325	3,235,335.48
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/03/2022					
		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	3,465	240,960,242.93	42,773	1,518,423,658.78	46,238	1,753,117,574.17
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	2,611,254.09	5,209	133,330,744.02	5,244	135,874,090.75
A.3	Totals (A1+ A2)	3,500	243,571,497.02	47,982	1,651,754,402.80	51,482	1,888,991,664.92
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	34	1,598,035.61	34	1,598,035.61
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	34	1,598,035.61	34	1,598,035.61

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/03/2022					
		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	29	2,259,591.39	4,797	120,983,310.41	4,826	123,184,139.66
B.2	60 Days < Installment <= 89 Days	6	351,662.70	412	12,347,433.61	418	12,689,951.09
B.3	Total (B1+B2=A4)	35	2,611,254.09	5,209	133,330,744.02	5,244	135,874,090.75
B.4	90 Days < Installment <= 119 Days	0	0.00	34	1,598,035.61	34	1,598,035.61
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	34	1,598,035.61	34	1,598,035.61

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/03/2022					
		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	1,453,209.05	534,400.80	63,109,651.54	4,798,568.42	64,525,068.95	5,319,071.78
A.2	Number of Loans	22	25	923	328	945	353

III	Statutory Tests	as of 31/3/2022
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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	1,890,589,700.53	
A. Adjusted Outstanding Principal of Loans ²	1,853,945,081.70	
B. Accrued Interest on Loans	4,195,740.59	
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	12,701,388.89	
Nominal Value (A+B+C+D-Z)	1,845,439,433.40	
Bonds / Nominal Value Assets Percentage	1,734,104,046.24	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,153,778,878.08	
Net Present Value of Liabilities	1,511,947,067.47	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,107,993,429.14	
Net Present Value of Liabilities	1,509,750,213.57	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,222,155,229.27	
Net Present Value of Liabilities	1,542,029,404.75	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	36,713,169.94	
Interest due on all series of covered bonds during 1st year	3,585,212.41	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	2,900,708.87	
Required Reserve Amount	4,716,729.33	
Amount credited to the account (payment to BoNY)	1,816,020.46	
Available (Outstanding) Reserve Amount t	4,716,729.33	

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	3,500	6.79%	237,237,262.12	12.55%
EUR	48,016	93.21%	1,653,352,438.41	87.45%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,795	26.78%	331,098,211.73	8.77%
37.501 - 75.000	19,428	37.71%	1,102,254,291.43	29.19%
75.001 - 100.000	8,103	15.73%	721,959,074.84	19.12%
100.001 - 150.000	6,832	13.26%	844,959,273.54	22.38%
150.001 - 250.000	2,632	5.11%	497,193,110.37	13.17%
250.001 - 500.000	638	1.24%	208,063,420.74	5.51%
500.001 +	88	0.17%	70,644,185.17	1.87%
Grand Total	51,516	100.00%	3,776,171,567.82	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	33,589	65.20%	577,810,854.82	30.56%
37.501 - 75.000	12,333	23.94%	649,561,777.35	34.36%
75.001 - 100.000	2,896	5.62%	249,310,122.95	13.19%
100.001 - 150.000	1,856	3.60%	222,176,001.28	11.75%
150.001 - 250.000	663	1.29%	121,910,673.87	6.45%
250.001 - 500.000	155	0.30%	50,388,927.24	2.67%
500.001 +	24	0.05%	19,431,343.03	1.03%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,653	26.50%	328,074,244.78	17.35%
2005	5,063	9.83%	218,239,456.09	11.54%
2006	7,345	14.26%	328,190,124.20	17.36%
2007	7,102	13.79%	263,257,612.52	13.92%
2008	4,634	9.00%	160,087,663.04	8.47%
2009	2,842	5.52%	105,312,351.95	5.57%
2010	2,639	5.12%	106,406,587.13	5.63%
2011	1,585	3.08%	56,495,489.02	2.99%
2012	1,346	2.61%	44,769,506.98	2.37%
2013	1,015	1.97%	32,735,467.80	1.73%
2014	382	0.74%	12,003,350.62	0.63%
2015	213	0.41%	8,638,246.09	0.46%
2016	250	0.49%	12,899,372.43	0.68%
2017	486	0.94%	24,661,418.80	1.30%
2018	746	1.45%	38,972,316.08	2.06%
2019	420	0.82%	23,837,140.35	1.26%
2020	240	0.47%	16,754,406.37	0.89%
2021	1,555	3.02%	109,254,946.27	5.78%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	8,935	17.34%	90,084,537.97	4.76%
2026 - 2030	14,956	29.03%	355,077,227.78	18.78%
2031 - 2035	10,749	20.87%	429,288,215.20	22.71%
2036 - 2040	7,932	15.40%	422,451,659.77	22.34%
2041 - 2045	3,932	7.63%	243,935,831.95	12.90%
2046 +	5,012	9.73%	349,752,227.87	18.50%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,626	14.80%	71,290,311.98	3.77%
40.01 - 60 months	4,793	9.30%	79,204,325.94	4.19%
60.01 - 90 months	6,342	12.31%	141,102,442.38	7.46%
90.01 - 120 months	8,742	16.97%	281,423,307.63	14.89%
120.01 - 150 months	4,445	8.63%	173,995,733.58	9.20%
150.01 - 180 months	5,587	10.85%	276,307,977.44	14.61%
over 180 months	13,981	27.14%	867,265,601.57	45.87%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,691	9.11%	297,638,322.89	15.74%
1.01% - 2.00%	27,153	52.71%	998,800,867.98	52.83%
2.01% - 3.00%	2,956	5.74%	94,269,005.65	4.99%
3.01% - 4.00%	4,046	7.85%	218,557,766.17	11.56%
4.01% - 5.00%	9,531	18.50%	224,909,205.35	11.90%
5.01% - 6.00%	818	1.59%	17,630,573.81	0.93%
6.01% - 7.00%	1,170	2.27%	20,892,865.76	1.11%
7.01% +	1,151	2.23%	17,891,092.92	0.95%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,975	31.01%	217,963,596.62	11.53%
20.01% - 30.00%	8,055	15.64%	223,974,993.24	11.85%
30.01% - 40.00%	7,040	13.67%	266,567,754.20	14.10%
40.01% - 50.00%	6,239	12.11%	293,465,145.04	15.52%
50.01% - 60.00%	4,993	9.69%	271,941,815.65	14.38%
60.01% - 70.00%	3,747	7.27%	236,004,996.80	12.48%
70.01% - 80.00%	2,648	5.14%	172,892,576.64	9.14%
80.01% - 90.00%	1,530	2.97%	108,409,778.33	5.73%
90.01% - 100.00%	796	1.55%	58,263,178.88	3.08%
100.00% +	493	0.96%	41,105,865.12	2.17%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	18,966	36.82%	309,945,918.92	16.39%
20.01% - 30.00%	10,294	19.98%	343,205,872.45	18.15%
30.01% - 40.00%	9,029	17.53%	400,348,641.51	21.18%
40.01% - 50.00%	6,071	11.78%	331,014,196.34	17.51%
50.01% - 60.00%	3,974	7.71%	256,457,913.75	13.56%
60.01% - 70.00%	2,143	4.16%	158,917,010.47	8.41%
70.01% - 80.00%	844	1.64%	67,023,060.65	3.55%
80.01% - 90.00%	132	0.26%	13,476,807.67	0.71%
90.01% - 100.00%	42	0.08%	7,366,746.94	0.39%
100.00% +	21	0.04%	2,833,531.84	0.15%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,337	6.48%	51,349,231.93	2.72%
20.01% - 30.00%	4,640	9.01%	103,951,110.37	5.50%
30.01% - 40.00%	6,320	12.27%	169,874,833.44	8.99%
40.01% - 50.00%	7,867	15.27%	254,295,932.79	13.45%
50.01% - 60.00%	8,386	16.28%	317,392,115.66	16.79%
60.01% - 70.00%	7,507	14.57%	323,457,340.25	17.11%
70.01% - 80.00%	7,321	14.21%	341,112,620.56	18.04%
80.01% - 90.00%	3,588	6.96%	171,619,452.58	9.08%
90.01% - 100.00%	2,111	4.10%	128,947,655.44	6.82%
100.00% +	439	0.85%	28,589,407.52	1.51%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,766	40.31%	913,094,782.61	48.30%
Thessaloniki	7,505	14.57%	250,769,567.98	13.26%
Macedonia	6,011	11.67%	163,597,151.37	8.65%
Peloponnese	3,830	7.43%	124,967,454.19	6.61%
Thessaly	3,647	7.08%	102,743,066.71	5.43%
Stereia Ellada	2,798	5.43%	83,909,304.75	4.44%
Creta Island	2,072	4.02%	76,446,223.24	4.04%
Ionian Islands	818	1.59%	31,769,941.63	1.68%
Thrace	1,332	2.59%	39,768,728.32	2.10%
Epirus	1,557	3.02%	47,033,071.26	2.49%
Aegean Islands	1,180	2.29%	56,490,408.45	2.99%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,158	2.25%	80,567,568.49	4.26%
12 - 24	574	1.11%	41,313,508.10	2.19%
24 - 36	349	0.68%	20,810,954.72	1.10%
36 - 60	1,257	2.44%	65,642,981.81	3.47%
60 - 96	811	1.57%	34,432,852.46	1.82%
over 96	47,367	91.95%	1,647,821,834.95	87.16%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	121,130.71	0.01%
5 - 10 years	444	0.86%	6,686,173.51	0.35%
10 - 15 years	6,091	11.82%	81,386,995.93	4.30%
15 - 20 years	9,209	17.88%	213,137,629.96	11.27%
20 - 25 years	10,131	19.67%	381,267,372.41	20.17%
25 - 30 years	16,950	32.90%	684,812,289.40	36.22%
30 - 35 years	3,803	7.38%	218,374,124.80	11.55%
35 years +	4,877	9.47%	304,803,983.80	16.12%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40,076	77.79%	1,385,965,645.96	73.31%
Houses	11,440	22.21%	504,624,054.57	26.69%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,060	21.47%	409,163,127.03	21.64%
Purchase	27,989	54.33%	1,099,337,728.71	58.15%
Repair	9,547	18.53%	297,793,986.84	15.75%
Construction (re-mortgage)	105	0.20%	6,233,964.27	0.33%
Purchase (re-mortgage)	574	1.11%	27,076,125.50	1.43%
Repair (re-mortgage)	294	0.57%	12,339,547.57	0.65%
Equity Release	1,947	3.78%	38,645,220.61	2.04%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	51,360	99.70%	1,875,974,108.59	99.23%
Balloon	156	0.30%	14,615,591.94	0.77%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,463	96.01%	1,767,084,124.01	93.47%
Fixed Converting to Floating	1,864	3.62%	121,905,831.47	6.45%
Fixed to Maturity	189	0.37%	1,599,745.05	0.08%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

Fixed rate assets **6.53%**
Assets' WAL (in years) **6.70**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	23,926	48.37%	825,148,796.25	46.70%
Euribor 1 Month	1,815	3.67%	76,862,317.95	4.35%
Euribor 3 Months	8,857	17.91%	389,923,208.81	22.07%
Eurobank OEK's Rate	107	0.22%	1,677,134.57	0.09%
Originator Rate	11,209	22.66%	238,487,030.47	13.50%
Saron 1M ISDA (CHF)	2,983	6.03%	201,431,835.39	11.40%
Saron 3M ISDA (CHF)	449	0.91%	31,962,133.06	1.81%
ESTR 1M ISDA (EUR)	32	0.06%	580,895.88	0.03%
Other	85	0.17%	1,010,771.63	0.06%
Grand Total	49,463	100.00%	1,767,084,124.01	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	55	2.95%	2,174,106.15	1.78%
Euribor 1 Month	50	2.68%	1,942,675.09	1.59%
Euribor 3 Months	1,623	87.07%	113,252,106.81	92.90%
Originator Rate	136	7.30%	4,536,943.42	3.72%
Grand Total	1,864	100.00%	121,905,831.47	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	59	3.17%	1,843,382.77	1.51%
1 Jan 2023 - 31 Dec 2023	92	4.94%	3,597,277.25	2.95%
1 Jan 2024 - 31 Dec 2025	81	4.35%	4,401,302.11	3.61%
1 Jan 2026 - 31 Dec 2030	164	8.80%	9,882,629.15	8.11%
1 Jan 2031 - 31 Dec 2035	399	21.41%	30,087,145.79	24.68%
1 Jan 2036 - 31 Dec 2040	382	20.49%	23,715,040.68	19.45%
1 Jan 2041 +	687	36.86%	48,379,053.72	39.69%
Grand Total	1,864	100.00%	121,905,831.47	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,516	100.00%	1,890,589,700.53	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	51,516	100.00%	1,890,589,700.53	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	41,733	81.01%	1,661,939,838.57	87.91%
Y	9,783	18.99%	228,649,861.96	12.09%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,395	95.88%	1,775,085,733.50	93.89%
Y	2,121	4.12%	115,503,967.04	6.11%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,516	100.00%	1,890,589,700.53	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,682	90.62%	1,771,418,067.38	93.70%
Y	4,834	9.38%	119,171,633.15	6.30%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49,540	96.16%	1,815,632,853.64	96.04%
Second home/Holiday houses	1,825	3.54%	69,109,115.07	3.66%
Buy-to-let/Non-Owner occupied	48	0.09%	2,456,311.14	0.13%
Other	103	0.20%	3,391,420.68	0.18%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,207	25.64%	560,532,346.65	29.65%
Other Private Employees	7,976	15.48%	306,755,167.23	16.23%
Pensioner	8,806	17.09%	232,684,911.94	12.31%
Civil Servant	6,428	12.48%	211,996,616.82	11.21%
Other Self Employed	2,482	4.82%	119,167,676.38	6.30%
Civil Servant - Policeman	1,703	3.31%	73,950,187.39	3.91%
Unemployed	2,349	4.56%	70,212,692.93	3.71%
Teacher	2,043	3.97%	65,251,546.30	3.45%
Military Personnel	1,265	2.46%	52,303,538.25	2.77%
Civil Servant - Primary School Teachers	1,492	2.90%	43,968,538.67	2.33%
Salesman	1,306	2.54%	42,409,402.88	2.24%
Lawyers - Jurists	498	0.97%	32,094,757.30	1.70%
Housewife	832	1.62%	27,825,218.24	1.47%
Accountant	665	1.29%	27,473,293.69	1.45%
Independent Means	464	0.90%	23,963,805.85	1.27%
Grand Total	51,516	100.00%	1,890,589,700.53	100.00%