

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: 29
Reporting Date: 20/5/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2021	30/4/2021

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

I Programme Details as of 20/5/2021

Series	Issue Date	ISIN	S&P's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	A-	500,000,000.00	Euribor 3M + 0,75%	20-Oct-21	20-Oct-71
2	16-Nov-18	XS1900633212	A-	500,000,000.00	Euribor 3M + 0,50%	22-Nov-21	22-Nov-71
3	16-Nov-18	XS1910934535	A-	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) 0.59

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Apr-21	20-Jul-21	30	Act/360	0.2120%	88,333.33	-
2	22-Feb-21	20-May-21	87	Act/360	0.0000%	0.00	0.00
3	20-Apr-21	20-Jul-21	30	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 30/4/2021			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	281,934,658.31	1,747,459,836.17	2,003,298,909.05	279,238,457.87	1,743,139,285.42	1,995,387,214.84
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	281,934,658.31	1,745,079,189.20	2,000,918,262.08	279,238,457.87	1,741,992,259.68	1,994,240,189.10
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	269,108,628.68	1,708,992,418.79	1,953,192,626.30	267,342,862.34	1,706,504,072.32	1,948,006,206.32
A.4	Aggregate Original Principal O/S balance	418,424,133.59	3,546,366,004.38	3,964,790,137.97	415,762,095.77	3,540,116,062.00	3,955,878,157.77
A.5	Average Current Principal O/S balance	74,585.89	34,182.15	36,488.63	74,029.28	34,153.08	36,404.87
A.6	Average Original Principal O/S balance	110,694.22	69,370.64	72,215.77	110,223.25	69,361.00	72,173.07
A.7	Maximum Current Principal O/S balance	808,932.60	1,024,925.80	1,024,925.80	714,236.34	1,024,925.80	1,024,925.80
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	3,780	51,122	54,902	3,772	51,039	54,811
A.10	Weighted Average Seasoning (years)	14.4	13.5	13.6	14.6	13.6	13.7
A.11	Weighted Average Remaining Maturity (years)	13.74	15.09	14.92	13.56	15.01	14.83
A.12	Weighted Average Current Indexed LTV percent (%)	63.33	50.27	51.94	62.27	50.19	51.72
A.13	Weighted Average Current Unindexed LTV percent (%)	45.98	37.73	38.78	44.98	37.64	38.57
A.14	Weighted Average Original LTV percent (%)	63.68	60.57	60.97	63.35	60.52	60.88
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.26	2.05	0.62	2.27	2.06
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.56	1.02	0.85	0.56	1.02	0.85
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.30	98.42	98.40	97.46	91.57	92.31
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.93	1.17	1.14	1.56	7.18	6.47
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.78	0.28	0.34	0.98	1.18	1.16
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.14	0.12	0.00	0.07	0.06
A.21	FX Rate	1.1020	-	-	1.1070	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2021					
		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	5,145	2,160,710.63	67,253	12,557,251.85	72,398	13,555,676.01
B.2	Partial Prepayments	4	43,191.50	78	841,875.15	82	807,143.54
B.3	Whole Prepayments	11	429,021.44	111	2,124,887.33	122	2,357,231.36
B.4	Total Principal Receipts (B1+B2+B3)	-	2,632,923.57	-	15,524,014.33	-	16,720,050.91

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2021					
		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	4,011	140,520.04	53,029	3,166,698.09	57,040	3,294,211.74
C.2	Interest From Overdues	779	705.95	8,271	5,792.87	9,050	6,433.48
C.3	Total Interest Receipts (C1+C2)	-	141,225.99	-	3,172,490.96	66,090	3,300,645.22
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/4/2021					
		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	3,743	277,140,148.10	46,281	2,030,826,254.74	50,024	2,282,314,592.40
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	37	4,794,510.21	1,279	62,522,126.08	1,316	66,872,861.30
A.3	Totals (A1+ A2)	3,780	281,934,658.31	47,560	2,093,348,380.82	51,340	2,349,187,453.70
A.4	In Arrears Loans 90 Days To 360 Days	3	156,010.11	225	11,752,796.12	228	11,894,366.09
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	3	156,010.11	225	11,752,796.12	228	11,894,366.09

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/4/2021					
		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	26	2,609,303.14	903	43,778,149.88	929	46,145,938.57
B.2	60 Days < Installment <= 89 Days	11	2,185,207.07	376	18,743,976.20	387	20,726,922.72
B.3	Total (B1+B2=A4)	37	4,794,510.21	1,279	62,522,126.08	1,316	66,872,861.30
B.4	90 Days < Installment <= 119 Days	3	156,010.11	225	11,752,796.12	228	11,894,366.09
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	3	156,010.11	225	11,752,796.12	228	11,894,366.09

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/4/2021					
		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	7,181,022.36	1,815,099.70	25,797,651.23	6,267,247.40	32,314,005.46	7,914,343.32
A.2	Number of Loans	46	18	437	177	483	195

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	32,388.89	
Total Bonds Amount	1,650,032,388.89	
Current Outstanding Balance of Loans	2,003,298,909.05	
A. Adjusted Outstanding Principal of Loans ²	1,953,192,626.30	
B. Accrued Interest on Loans	3,660,484.02	
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	4,901,388.89	
Nominal Value (A+B+C+D-Z)	1,951,951,721.43	
Bonds / Nominal Value Assets Percentage	1,907,551,894.67	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,273,166,308.90	
Net Present Value of Liabilities	1,655,352,123.07	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,244,294,900.05	
Net Present Value of Liabilities	1,650,242,570.92	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,379,816,464.47	
Net Present Value of Liabilities	1,675,823,191.39	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	30,895,651.89	
Interest due on all series of covered bonds during 1st year	507,726.46	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	899,932.39	
Required Reserve Amount	575,427.31	
Amount credited to the account (payment to BoNY)	-324,505.08	
Available (Outstanding) Reserve Amount t	575,427.30	

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	3,780	6.88%	255,839,072.88	12.77%
EUR	51,122	93.12%	1,747,459,836.17	87.23%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,148	27.59%	358,679,881.80	9.05%
37.501 - 75.000	20,702	37.71%	1,172,805,135.83	29.58%
75.001 - 100.000	8,477	15.44%	754,653,357.73	19.03%
100.001 - 150.000	7,087	12.91%	875,968,863.13	22.09%
150.001 - 250.000	2,719	4.95%	513,766,325.05	12.96%
250.001 - 500.000	678	1.23%	220,847,914.36	5.57%
500.001 +	91	0.17%	68,068,660.07	1.72%
Grand Total	54,902	100.00%	3,964,790,137.97	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35,905	65.40%	618,124,512.72	30.86%
37.501 - 75.000	13,046	23.76%	685,517,916.91	34.22%
75.001 - 100.000	3,054	5.56%	262,096,323.70	13.08%
100.001 - 150.000	1,974	3.60%	234,746,870.38	11.72%
150.001 - 250.000	740	1.35%	135,967,339.19	6.79%
250.001 - 500.000	158	0.29%	51,045,318.73	2.55%
500.001 +	25	0.05%	15,800,627.41	0.79%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,941	27.21%	379,876,294.98	18.96%
2005	5,287	9.63%	241,682,774.10	12.06%
2006	8,748	15.93%	358,432,946.45	17.89%
2007	8,117	14.78%	295,087,036.60	14.73%
2008	4,827	8.79%	181,891,101.68	9.08%
2009	2,939	5.35%	118,546,099.95	5.92%
2010	2,747	5.00%	120,063,783.81	5.99%
2011	1,754	3.19%	62,821,975.69	3.14%
2012	1,454	2.65%	49,410,967.09	2.47%
2013	1,098	2.00%	36,526,271.02	1.82%
2014	417	0.76%	13,407,490.55	0.67%
2015	225	0.41%	9,094,972.37	0.45%
2016	259	0.47%	13,523,571.89	0.68%
2017	506	0.92%	27,963,598.03	1.40%
2018	764	1.39%	41,978,863.46	2.10%
2019	358	0.65%	20,163,762.97	1.01%
2020	114	0.21%	6,559,348.00	0.33%
2021	347	0.63%	26,258,050.41	1.31%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	12,334	22.47%	146,160,560.39	7.30%
2026 - 2030	15,654	28.51%	416,225,557.15	20.78%
2031 - 2035	10,904	19.86%	464,114,402.63	23.17%
2036 - 2040	7,902	14.39%	440,379,927.01	21.98%
2041 - 2045	3,666	6.68%	233,276,039.86	11.64%
2046 +	4,442	8.09%	303,142,422.01	15.13%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,786	16.00%	78,738,079.21	3.93%
40.01 - 60 months	4,303	7.84%	85,548,327.09	4.27%
60.01 - 90 months	7,336	13.36%	159,011,094.00	7.94%
90.01 - 120 months	8,133	14.81%	262,634,582.35	13.11%
120.01 - 150 months	6,485	11.81%	254,837,243.80	12.72%
150.01 - 180 months	4,298	7.83%	210,514,503.62	10.51%
over 180 months	15,561	28.34%	952,015,078.98	47.52%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,075	9.24%	324,690,352.14	16.21%
1.01% - 2.00%	29,787	54.22%	1,121,839,345.84	56.00%
2.01% - 3.00%	3,345	6.09%	97,264,685.67	4.86%
3.01% - 4.00%	2,968	5.39%	145,050,558.14	7.24%
4.01% - 5.00%	9,999	18.21%	245,623,096.64	12.26%
5.01% - 6.00%	980	1.78%	21,964,731.72	1.10%
6.01% - 7.00%	1,472	2.68%	25,359,472.27	1.27%
7.01% +	1,306	2.38%	21,506,666.62	1.07%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,003	29.15%	210,897,243.77	10.53%
20.01% - 30.00%	8,558	15.59%	226,882,781.80	11.33%
30.01% - 40.00%	7,365	13.41%	264,515,474.73	13.20%
40.01% - 50.00%	6,686	12.18%	305,468,908.00	15.25%
50.01% - 60.00%	5,446	9.92%	289,380,452.29	14.45%
60.01% - 70.00%	4,212	7.67%	250,505,263.60	12.50%
70.01% - 80.00%	2,834	5.16%	178,087,112.60	8.89%
80.01% - 90.00%	1,931	3.52%	131,465,522.52	6.56%
90.01% - 100.00%	1,147	2.09%	85,566,844.70	4.27%
100.00% +	720	1.31%	60,529,305.02	3.02%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,766	36.00%	324,004,718.07	16.17%
20.01% - 30.00%	10,901	19.86%	356,148,471.38	17.78%
30.01% - 40.00%	9,792	17.84%	432,504,628.04	21.59%
40.01% - 50.00%	7,125	12.98%	380,490,906.30	18.99%
50.01% - 60.00%	4,300	7.83%	276,172,765.26	13.79%
60.01% - 70.00%	2,236	4.07%	160,283,765.61	8.00%
70.01% - 80.00%	619	1.13%	52,884,012.78	2.64%
80.01% - 90.00%	94	0.17%	11,327,025.70	0.57%
90.01% - 100.00%	29	0.05%	4,695,449.38	0.23%
100.00% +	40	0.07%	4,787,166.52	0.24%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,906	7.11%	60,914,979.97	3.04%
20.01% - 30.00%	5,086	9.26%	114,806,122.15	5.73%
30.01% - 40.00%	6,877	12.53%	188,920,245.13	9.43%
40.01% - 50.00%	8,430	15.35%	275,375,348.98	13.75%
50.01% - 60.00%	8,833	16.09%	337,165,488.47	16.83%
60.01% - 70.00%	7,950	14.48%	336,412,566.45	16.79%
70.01% - 80.00%	7,539	13.73%	350,780,043.00	17.51%
80.01% - 90.00%	3,817	6.95%	186,958,802.46	9.33%
90.01% - 100.00%	2,177	3.97%	138,595,203.43	6.92%
100.00% +	287	0.52%	13,370,109.00	0.67%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,939	39.96%	952,745,802.66	47.56%
Thessaloniki	8,029	14.62%	264,567,065.79	13.21%
Macedonia	6,462	11.77%	176,907,879.56	8.83%
Peloponnese	4,025	7.33%	133,661,212.36	6.67%
Thessaly	3,997	7.28%	112,203,633.45	5.60%
Stereia Ellada	2,998	5.46%	90,679,675.50	4.53%
Creta Island	2,231	4.06%	83,698,382.26	4.18%
Ionian Islands	879	1.60%	35,403,607.53	1.77%
Thrace	1,412	2.57%	41,969,241.11	2.10%
Epirus	1,668	3.04%	50,995,933.82	2.55%
Aegean Islands	1,262	2.30%	60,466,475.01	3.02%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	416	0.76%	30,348,103.47	1.51%
12 - 24	241	0.44%	13,796,259.93	0.69%
24 - 36	626	1.14%	33,876,065.10	1.69%
36 - 60	1,009	1.84%	55,529,981.90	2.77%
60 - 96	1,228	2.24%	42,790,299.30	2.14%
over 96	51,382	93.59%	1,826,958,199.35	91.20%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	14	0.03%	161,256.27	0.01%
5 - 10 years	603	1.10%	7,587,649.37	0.38%
10 - 15 years	8,129	14.81%	109,255,170.01	5.45%
15 - 20 years	10,074	18.35%	242,283,739.94	12.09%
20 - 25 years	10,249	18.67%	398,488,795.55	19.89%
25 - 30 years	17,190	31.31%	711,041,627.39	35.49%
30 - 35 years	3,776	6.88%	223,749,167.52	11.17%
35 years +	4,867	8.86%	310,731,504.00	15.51%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,658	77.70%	1,471,419,448.72	73.45%
Houses	12,244	22.30%	531,879,460.32	26.55%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,054	21.96%	448,908,381.03	22.41%
Purchase	29,364	53.48%	1,137,140,661.03	56.76%
Repair	10,216	18.61%	322,263,378.31	16.09%
Construction (re-mortgage)	115	0.21%	6,940,628.45	0.35%
Purchase (re-mortgage)	635	1.16%	29,032,231.75	1.45%
Repair (re-mortgage)	332	0.60%	13,655,701.96	0.68%
Equity Release	2,186	3.98%	45,357,926.51	2.26%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,713	99.66%	1,987,466,881.48	99.21%
Balloon	189	0.34%	15,832,027.57	0.79%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	53,981	98.32%	1,972,721,030.20	98.47%
Fixed Converting to Floating	567	1.03%	28,509,894.18	1.42%
Fixed to Maturity	354	0.64%	2,067,984.67	0.10%
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%

Fixed rate assets 1.53%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	3,226	5.98%	216,291,340.77	10.96%	
Libor 3 Months (CHF)	489	0.91%	35,954,684.22	1.82%	
ECB Tracker	26,544	49.17%	932,492,106.51	47.27%	
Euribor 1 Month	1,997	3.70%	86,321,461.15	4.38%	
Euribor 3 Months	9,292	17.21%	425,505,051.00	21.57%	
Libor 1 Month (Euro)	43	0.08%	781,789.51	0.04%	
Eurobank OEK's Rate	121	0.22%	1,985,671.57	0.10%	
Euribor 6 Months	7	0.01%	27,601.72	0.00%	
TBank OEK's Rate	70	0.13%	924,990.90	0.05%	
TBank OG Rate	27	0.05%	350,132.88	0.02%	
Originator Rate	12,165	22.54%	272,086,198.96	13.79%	
Grand Total	53,981	100.00%	1,972,721,030.20	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	84	14.81%	3,197,922.63	11.22%	
Euribor 1 Month	54	9.52%	2,162,290.27	7.58%	
Euribor 3 Months	255	44.97%	16,414,559.24	57.57%	
Originator Rate	174	30.69%	6,735,122.04	23.62%	
Grand Total	567	100.00%	28,509,894.18	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	42	7.41%	1,688,606.93	5.92%	
1 Jan 2022 +	525	92.59%	26,821,287.25	94.08%	
Grand Total	525	100.00%	25,874,117.59	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	54,902	100.00%	2,003,298,909.05	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	54,902	100.00%	2,003,298,909.05	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	44,189	80.49%	1,746,209,321.61	87.17%	
Y	10,713	19.51%	257,089,587.44	12.83%	
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,630	95.86%	1,875,055,461.02	93.60%	
Y	2,272	4.14%	128,243,448.03	6.40%	
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	54,902	100.00%	2,003,298,909.05	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	49,665	90.46%	1,871,420,895.06	93.42%	
Y	5,237	9.54%	131,878,013.99	6.58%	
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	52,868	96.30%	1,926,777,688.58	96.18%	
Second home/Holiday houses	1,880	3.42%	70,972,395.10	3.54%	
Buy-to-let/Non-Owner occupied	37	0.07%	1,917,708.07	0.10%	
Other	117	0.21%	3,631,117.29	0.18%	
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,165	25.80%	609,831,539.47	30.44%	
Pensioner	9,537	17.37%	257,567,001.72	12.86%	
Other Private Employees	8,187	14.91%	298,525,213.77	14.90%	
Civil Servant	6,668	12.15%	219,656,187.97	10.96%	
Unemployed	2,697	4.91%	81,464,688.73	4.07%	
Other Self Employed	2,642	4.81%	124,920,620.04	6.24%	
Teacher	2,173	3.96%	70,984,010.69	3.54%	
Civil Servant - Policeman	1,722	3.14%	74,171,104.61	3.70%	
Civil Servant - Primary School Teachers	1,573	2.87%	48,095,336.79	2.40%	
Salesman	1,398	2.55%	44,902,572.75	2.24%	
Military Personnel	1,308	2.38%	55,147,446.27	2.75%	
Housewife	976	1.78%	31,930,453.52	1.59%	
Accountant	760	1.38%	31,284,928.23	1.56%	
Civil Servant- Nurse/ Midwife	566	1.03%	21,433,927.08	1.07%	
Lawyers - Jurists	530	0.97%	33,383,877.42	1.67%	
Grand Total	54,902	100.00%	2,003,298,909.05	100.00%	