

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **42**
Reporting Date: **20/6/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/05/2022	31/05/2022

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

I Programme Details as of 20/6/2022

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) **1.53**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Apr-22	20-Jul-22	61	Act/360	0.0480%	40,666.67	-
2	20-May-22	22-Aug-22	31	Act/360	0.1320%	56,833.33	-
3	20-Apr-22	20-Jul-22	61	Act/360	0.0480%	40,666.67	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/05/2022			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	237,633,422.91	1,614,522,162.66	1,845,660,595.60	240,885,372.05	1,635,182,157.15	1,870,674,748.85
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	237,633,422.91	1,613,338,483.57	1,844,476,916.51	240,885,372.05	1,633,423,879.60	1,868,916,471.30
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	226,455,171.91	1,591,526,168.91	1,811,791,874.49	229,063,160.10	1,610,684,412.83	1,834,619,460.34
A.4	Aggregate Original Principal O/S balance	380,841,134.86	3,330,793,665.82	3,711,634,800.68	384,726,330.08	3,361,771,578.68	3,746,497,908.76
A.5	Average Current Principal O/S balance	69,260.69	34,261.87	36,508.70	69,519.59	34,338.14	36,618.87
A.6	Average Original Principal O/S balance	111,000.04	70,682.97	73,419.21	111,032.13	70,595.79	73,338.51
A.7	Maximum Current Principal O/S balance	767,182.19	4,909,774.04	4,909,774.04	767,182.19	4,921,151.75	4,921,151.75
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	3,431	47,123	50,554	3,465	47,620	51,085
A.10	Weighted Average Seasoning (years)	15.48	13.69	13.91	15.4	13.6	13.8
A.11	Weighted Average Remaining Maturity (years)	13.21	15.19	14.95	13.26	15.23	14.98
A.12	Weighted Average Current Indexed LTV percent (%)	62.73	47.77	49.64	63.25	47.94	49.87
A.13	Weighted Average Current Unindexed LTV percent (%)	46.63	37.70	38.82	47.01	37.83	38.99
A.14	Weighted Average Original LTV percent (%)	63.90	62.67	62.83	63.89	62.70	62.85
A.15	Weighted Average Interest Rate - Total (%)	0.65	2.34	2.13	0.66	2.33	2.12
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.04	0.86	0.58	1.04	0.86
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.69	92.05	92.88	99.26	98.06	98.21
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.24	7.19	6.45	0.54	1.47	1.36
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.08	0.68	0.61	0.20	0.36	0.34
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.07	0.06		0.11	0.09
A.21	FX Rate	1.0281			1.0229		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/05/2022					
		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	4,682	1,950,166.37	62,019	12,420,228.65	66,701	14,030,925.68
B.2	Partial Prepayments	9	100,160.67	82	895,658.70	91	971,339.25
B.3	Whole Prepayments	11	497,829.41	126	2,544,216.66	137	2,972,507.61
B.4	Total Principal Receipts (B1+B2+B3)	-	2,548,156.45	-	15,860,104.01	-	17,974,772.55

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/05/2022					
		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	3,804	131,103.53	55,536	3,298,039.05	59,340	3,425,559.26
C.2	Interest From Overdues	1,274	732.40	11,055	6,961.78	12,329	7,674.16
C.3	Total Interest Receipts (C1+C2)	-	131,835.93	-	3,305,000.83	71,669	3,433,233.42
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/05/2022					
		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	3,394	234,509,840.13	41,994	1,486,180,900.35	45,388	1,714,281,124.19
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	37	3,123,582.78	5,088	127,157,583.22	5,125	130,195,792.32
A.3	Totals (A1+ A2)	3,431	237,633,422.91	47,082	1,613,338,483.57	50,513	1,844,476,916.51
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	41	1,183,679.09	41	1,183,679.09
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	41	1,183,679.09	41	1,183,679.09

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/05/2022					
		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	32	2,944,381.15	4,732	116,136,329.37	4,764	119,000,234.78
B.2	60 Days < Installment <= 89 Days	5	179,201.63	356	11,021,253.85	361	11,195,557.55
B.3	Total (B1+B2=A4)	37	3,123,582.78	5,088	127,157,583.22	5,125	130,195,792.32
B.4	90 Days < Installment <= 119 Days	0	0.00	34	1,035,813.33	34	1,035,813.33
B.5	120 Days < Installment <= 360 Days	0	0.00	7	147,865.76	7	147,865.76
B.6	Total (B4+B5=A4)	0	0.00	41	1,183,679.09	41	1,183,679.09

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/05/2022					
		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	0.00	739,959.40	0.00	4,807,409.46	0.00	5,527,144.31
A.2	Number of Loans	0	19	0	353	0	372



Statutory Tests

as of 31/5/2022

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	78,000.00	
Total Bonds Amount	1,500,078,000.00	
Current Outstanding Balance of Loans	1,845,660,595.60	
A. Adjusted Outstanding Principal of Loans ²	1,811,791,874.49	
B. Accrued Interest on Loans	4,110,050.94	
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	11,430,555.56	
Nominal Value (A+B+C+D-Z)	1,804,471,369.88	
Bonds / Nominal Value Assets Percentage	1,734,194,219.65	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,098,781,079.06	
Net Present Value of Liabilities	1,510,555,028.06	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,055,422,157.81	
Net Present Value of Liabilities	1,505,972,998.63	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,157,561,782.53	
Net Present Value of Liabilities	1,528,425,616.44	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	43,578,323.81	
Interest due on all series of covered bonds during 1st year	12,316,293.88	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	9,279,575.75	
Required Reserve Amount	15,061,227.93	
Amount credited to the account (payment to BoNY)	5,781,652.18	
Available (Outstanding) Reserve Amount t	15,061,227.93	

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	3,431	6.79%	231,138,432.94	12.52%
EUR	47,123	93.21%	1,614,522,162.66	87.48%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,490	26.68%	324,019,565.33	8.73%
37.501 - 75.000	19,051	37.68%	1,080,825,623.42	29.12%
75.001 - 100.000	7,974	15.77%	710,532,959.12	19.14%
100.001 - 150.000	6,732	13.32%	833,031,114.24	22.44%
150.001 - 250.000	2,591	5.13%	489,793,158.91	13.20%
250.001 - 500.000	632	1.25%	206,140,916.16	5.55%
500.001 +	84	0.17%	67,291,463.50	1.81%
Grand Total	50,554	100.00%	3,711,634,800.68	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	33,053	65.38%	567,862,936.80	30.77%
37.501 - 75.000	12,084	23.90%	636,161,836.74	34.47%
75.001 - 100.000	2,798	5.53%	240,753,295.78	13.04%
100.001 - 150.000	1,811	3.58%	216,573,108.74	11.73%
150.001 - 250.000	639	1.26%	117,698,358.50	6.38%
250.001 - 500.000	146	0.29%	47,808,270.28	2.59%
500.001 +	23	0.05%	18,802,788.76	1.02%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,406	26.52%	318,416,201.40	17.25%
2005	5,009	9.91%	213,353,672.66	11.56%
2006	7,282	14.40%	321,716,798.06	17.43%
2007	6,700	13.25%	255,435,313.33	13.84%
2008	4,569	9.04%	155,506,499.88	8.43%
2009	2,814	5.57%	102,452,905.89	5.55%
2010	2,616	5.17%	103,691,507.92	5.62%
2011	1,576	3.12%	55,619,517.77	3.01%
2012	1,316	2.60%	43,663,202.82	2.37%
2013	1,003	1.98%	31,936,084.68	1.73%
2014	376	0.74%	11,768,910.36	0.64%
2015	209	0.41%	8,484,287.21	0.46%
2016	250	0.49%	12,788,629.12	0.69%
2017	482	0.95%	24,291,167.23	1.32%
2018	744	1.47%	38,449,083.70	2.08%
2019	417	0.82%	23,353,783.20	1.27%
2020	236	0.47%	16,462,166.87	0.89%
2021	1,549	3.06%	108,270,863.52	5.87%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	8,315	16.45%	81,028,903.81	4.39%
2026 - 2030	14,827	29.33%	343,468,662.06	18.61%
2031 - 2035	10,666	21.10%	420,423,784.72	22.78%
2036 - 2040	7,876	15.58%	415,394,801.02	22.51%
2041 - 2045	3,903	7.72%	239,940,032.55	13.00%
2046 +	4,967	9.83%	345,404,411.45	18.71%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,412	14.66%	70,069,189.95	3.80%
40.01 - 60 months	4,640	9.18%	74,812,208.44	4.05%
60.01 - 90 months	6,248	12.36%	137,342,944.83	7.44%
90.01 - 120 months	8,730	17.27%	278,330,171.98	15.08%
120.01 - 150 months	4,311	8.53%	167,313,492.34	9.07%
150.01 - 180 months	5,720	11.31%	283,386,419.10	15.35%
over 180 months	13,493	26.69%	834,406,168.97	45.21%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,453	8.81%	284,745,816.80	15.43%
1.01% - 2.00%	26,588	52.59%	976,168,658.84	52.89%
2.01% - 3.00%	2,945	5.83%	91,852,131.77	4.98%
3.01% - 4.00%	4,062	8.03%	217,885,111.87	11.81%
4.01% - 5.00%	9,454	18.70%	220,677,964.05	11.96%
5.01% - 6.00%	782	1.55%	16,660,038.32	0.90%
6.01% - 7.00%	1,148	2.27%	20,297,252.99	1.10%
7.01% +	1,122	2.22%	17,373,620.97	0.94%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,820	31.29%	215,078,814.88	11.65%
20.01% - 30.00%	7,948	15.72%	221,903,581.30	12.02%
30.01% - 40.00%	6,930	13.71%	263,376,120.95	14.27%
40.01% - 50.00%	6,092	12.05%	286,573,896.09	15.53%
50.01% - 60.00%	4,888	9.67%	265,934,504.82	14.41%
60.01% - 70.00%	3,660	7.24%	230,458,562.16	12.49%
70.01% - 80.00%	2,579	5.10%	169,072,742.66	9.16%
80.01% - 90.00%	1,449	2.87%	101,498,637.55	5.50%
90.01% - 100.00%	723	1.43%	53,526,313.85	2.90%
100.00% +	465	0.92%	38,237,421.35	2.07%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	18,833	37.25%	308,412,235.05	16.71%
20.01% - 30.00%	10,083	19.95%	338,144,532.74	18.32%
30.01% - 40.00%	8,915	17.63%	394,072,997.58	21.35%
40.01% - 50.00%	5,858	11.59%	320,715,247.54	17.38%
50.01% - 60.00%	3,825	7.57%	246,388,145.01	13.35%
60.01% - 70.00%	2,077	4.11%	153,378,376.80	8.31%
70.01% - 80.00%	784	1.55%	62,810,312.66	3.40%
80.01% - 90.00%	122	0.24%	12,127,411.98	0.66%
90.01% - 100.00%	36	0.07%	6,803,307.74	0.37%
100.00% +	21	0.04%	2,808,028.49	0.15%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,241	6.41%	49,497,079.54	2.68%
20.01% - 30.00%	4,535	8.97%	101,064,551.63	5.48%
30.01% - 40.00%	6,199	12.26%	165,493,627.54	8.97%
40.01% - 50.00%	7,721	15.27%	248,276,396.71	13.45%
50.01% - 60.00%	8,268	16.35%	311,403,160.60	16.87%
60.01% - 70.00%	7,367	14.57%	316,863,031.64	17.17%
70.01% - 80.00%	7,174	14.19%	332,439,631.83	18.01%
80.01% - 90.00%	3,528	6.98%	166,442,228.82	9.02%
90.01% - 100.00%	2,088	4.13%	126,082,312.83	6.83%
100.00% +	433	0.86%	28,098,574.46	1.52%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,348	40.25%	891,565,308.22	48.31%
Thessaloniki	7,383	14.60%	244,897,463.39	13.27%
Macedonia	5,893	11.66%	159,405,563.24	8.64%
Peloponnese	3,767	7.45%	122,107,760.65	6.62%
Thessaly	3,574	7.07%	100,293,111.84	5.43%
Sterea Ellada	2,750	5.44%	81,867,937.86	4.44%
Creta Island	2,038	4.03%	74,700,861.31	4.05%
Ionian Islands	807	1.60%	30,910,442.63	1.67%
Thrace	1,308	2.59%	38,897,677.14	2.11%
Epirus	1,532	3.03%	45,839,911.87	2.48%
Aegean Islands	1,154	2.28%	55,174,557.46	2.99%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,039	2.06%	72,624,228.47	3.93%
12 - 24	653	1.29%	46,260,445.31	2.51%
24 - 36	311	0.62%	18,486,108.14	1.00%
36 - 60	1,245	2.46%	65,024,779.29	3.52%
60 - 96	798	1.58%	35,441,335.30	1.92%
over 96	46,508	92.00%	1,607,823,699.10	87.11%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	114,247.44	0.01%
5 - 10 years	420	0.83%	6,380,263.21	0.35%
10 - 15 years	5,690	11.26%	75,463,057.08	4.09%
15 - 20 years	8,970	17.74%	204,322,278.71	11.07%
20 - 25 years	10,046	19.87%	372,161,555.98	20.16%
25 - 30 years	16,818	33.27%	672,472,732.03	36.44%
30 - 35 years	3,772	7.46%	214,295,796.20	11.61%
35 years +	4,827	9.55%	300,450,664.95	16.28%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	39,327	77.79%	1,352,662,997.63	73.29%
Houses	11,227	22.21%	492,997,597.97	26.71%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,822	21.41%	399,557,057.15	21.65%
Purchase	27,468	54.33%	1,073,069,037.30	58.14%
Repair	9,389	18.57%	290,541,490.73	15.74%
Construction (re-mortgage)	103	0.20%	6,119,714.27	0.33%
Purchase (re-mortgage)	568	1.12%	26,538,971.63	1.44%
Repair (re-mortgage)	290	0.57%	12,109,804.95	0.66%
Equity Release	1,914	3.79%	37,724,519.58	2.04%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	50,403	99.70%	1,831,346,855.67	99.22%
Balloon	151	0.30%	14,313,739.94	0.78%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	48,491	95.92%	1,722,955,020.82	93.35%
Fixed Converting to Floating	1,851	3.66%	121,182,978.76	6.57%
Fixed to Maturity	212	0.42%	1,522,596.02	0.08%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

Fixed rate assets **6.65%**
Assets' WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	23,336	48.12%	803,847,575.47	46.66%
Euribor 1 Month	1,783	3.68%	74,899,879.66	4.35%
Euribor 3 Months	8,769	18.08%	381,387,312.62	22.14%
Eurobank OEK's Rate	106	0.22%	1,602,734.53	0.09%
Originator Rate	11,020	22.73%	232,287,249.59	13.48%
Saron 1M ISDA (CHF)	2,922	6.03%	196,449,885.12	11.40%
Saron 3M ISDA (CHF)	441	0.91%	30,950,980.97	1.80%
ESTR 1M ISDA (EUR)	32	0.07%	564,197.30	0.03%
Other	82	0.17%	965,205.56	0.06%
Grand Total	48,491	100.00%	1,722,955,020.82	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	50	2.70%	1,908,317.57	1.57%
Euribor 1 Month	49	2.65%	1,868,064.53	1.54%
Euribor 3 Months	1,627	87.90%	113,398,540.41	93.58%
Originator Rate	125	6.75%	4,008,056.25	3.31%
Grand Total	1,851	100.00%	121,182,978.76	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	43	2.32%	1,325,146.12	1.09%
1 Jan 2023 - 31 Dec 2023	90	4.86%	3,279,632.61	2.71%
1 Jan 2024 - 31 Dec 2025	80	4.32%	4,297,866.26	3.55%
1 Jan 2026 - 31 Dec 2030	163	8.81%	9,705,155.54	8.01%
1 Jan 2031 - 31 Dec 2035	401	21.66%	30,399,045.32	25.09%
1 Jan 2036 - 31 Dec 2040	384	20.75%	23,829,214.03	19.66%
1 Jan 2041 +	690	37.28%	48,346,918.88	39.90%
Grand Total	1,851	100.00%	121,182,978.76	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,554	100.00%	1,845,660,595.60	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	50,554	100.00%	1,845,660,595.60	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	40,979	81.06%	1,622,774,736.91	87.92%
Y	9,575	18.94%	222,885,858.70	12.08%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,470	95.88%	1,732,965,286.99	93.89%
Y	2,084	4.12%	112,695,308.62	6.11%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,554	100.00%	1,845,660,595.60	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,819	90.63%	1,729,578,901.00	93.71%
Y	4,735	9.37%	116,081,694.61	6.29%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,602	96.14%	1,772,156,044.03	96.02%
Second home/Holiday houses	1,803	3.57%	67,752,369.09	3.67%
Buy-to-let/Non-Owner occupied	48	0.09%	2,433,681.04	0.13%
Other	101	0.20%	3,318,501.43	0.18%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,953	25.62%	546,259,107.13	29.60%
Other Private Employees	7,823	15.47%	301,924,951.89	16.36%
Pensioner	8,664	17.14%	226,421,429.00	12.27%
Civil Servant	6,338	12.54%	207,721,340.27	11.25%
Other Self Employed	2,438	4.82%	116,550,312.32	6.31%
Civil Servant - Policeman	1,690	3.34%	73,009,479.21	3.96%
Unemployed	2,237	4.42%	66,234,316.89	3.59%
Teacher	2,016	3.99%	63,838,133.03	3.46%
Military Personnel	1,249	2.47%	51,245,897.44	2.78%
Civil Servant - Primary School Teachers	1,470	2.91%	42,966,192.50	2.33%
Salesman	1,286	2.54%	41,319,999.17	2.24%
Lawyers - Jurists	490	0.97%	31,468,477.99	1.70%
Housewife	800	1.58%	26,914,444.15	1.46%
Accountant	644	1.27%	26,743,996.85	1.45%
Independent Means	456	0.90%	23,042,517.74	1.25%
Grand Total	50,554	100.00%	1,845,660,595.60	100.00%