

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **31**
Reporting Date: **20/7/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2021	30/6/2021

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

I Programme Details as of 22/7/2021

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
				1,500,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.43

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	93	Act/360	0.2120%	267,944.44	267,944.44
2	20-May-21	20-Aug-21	63	Act/360	0.0000%	0.00	-
3	20-Apr-21	20-Jul-21	93	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 30/6/2021			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	272,068,007.64	1,705,185,110.92	1,952,970,181.63	275,340,037.16	1,726,348,767.33	1,977,068,160.12
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	272,068,007.64	1,704,776,947.98	1,952,562,018.69	275,340,037.16	1,725,097,848.07	1,975,817,240.86
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	260,347,737.66	1,671,033,571.12	1,908,144,443.31	263,184,259.06	1,690,203,633.23	1,929,854,206.04
A.4	Aggregate Original Principal O/S balance	412,133,771.34	3,492,737,972.46	3,904,871,743.80	414,138,636.57	3,521,283,106.08	3,935,421,742.65
A.5	Average Current Principal O/S balance	73,077.63	33,961.74	36,211.71	73,522.04	34,048.93	36,311.79
A.6	Average Original Principal O/S balance	110,699.37	69,563.98	72,403.61	110,584.42	69,450.58	72,279.86
A.7	Maximum Current Principal O/S balance	808,894.81	1,022,250.35	1,022,250.35	808,894.81	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	3,723	50,209	53,932	3,745	50,702	54,447
A.10	Weighted Average Seasoning (years)	14.6	13.7	13.8	14.5	13.6	13.7
A.11	Weighted Average Remaining Maturity (years)	13.59	15.03	14.85	13.65	15.07	14.89
A.12	Weighted Average Current Indexed LTV percent (%)	62.46	49.91	51.51	62.76	50.12	51.72
A.13	Weighted Average Current Unindexed LTV percent (%)	45.30	37.46	38.46	45.51	37.61	38.61
A.14	Weighted Average Original LTV percent (%)	63.35	60.59	60.94	63.60	60.59	60.97
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.26	2.05	0.62	2.26	2.05
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.01	0.84	0.55	1.02	0.85
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.01	92.17	92.91	98.73	91.81	92.69
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.61	7.33	6.61	1.19	7.20	6.44
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.38	0.47	0.46	0.07	0.92	0.81
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0.02	0.02	-	0.07	0.06
A.21	FX Rate	1.0980	-	-	1.0982	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2021					
		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	5,774	2,127,771.36	72,912	12,898,739.78	78,686	13,875,257.50
B.2	Partial Prepayments	5	72,362.86	63	605,022.99	68	623,385.62
B.3	Whole Prepayments	10	646,369.95	109	1,745,124.44	119	2,235,736.47
B.4	Total Principal Receipts (B1+B2+B3)	-	2,846,504.17	-	15,248,887.21	-	16,734,379.59

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2021					
		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	4,208	139,549.43	57,782	3,289,568.31	61,990	3,416,662.51
C.2	Interest From Overdues	775	566.78	8,245	5,483.93	9,020	6,000.12
C.3	Total Interest Receipts (C1+C2)	-	140,116.21	-	3,295,052.24	71,010	3,422,662.63
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/6/2021					
		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	3,669	266,655,811.10	43,984	1,985,544,367.73	47,653	2,228,400,297.69
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	54	5,412,196.54	2,928	78,612,079.94	2,982	83,541,220.69
A.3	Totals (A1+ A2)	3,723	272,068,007.64	46,912	2,064,156,447.67	50,635	2,311,941,518.38
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	64	4,666,416.44	64	4,666,416.44
A.5	Renounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	64	4,666,416.44	64	4,666,416.44

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/6/2021					
		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	44	4,378,798.75	2,543	60,307,043.43	2,587	64,295,020.43
B.2	60 Days < Installment <= 89 Days	10	1,033,397.79	385	18,305,036.51	395	19,246,200.25
B.3	Total (B1+B2=A4)	54	5,412,196.54	2,928	78,612,079.94	2,982	83,541,220.69
B.4	90 Days < Installment <= 119 Days	0	0.00	64	4,666,416.44	64	4,666,416.44
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	64	4,666,416.44	64	4,666,416.44

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/6/2021					
		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	0.00	613,141.32	0.00	6,002,319.56	0.00	6,560,736.06
A.2	Number of Loans	0	8	0	300	0	308

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	212,000.00	
Total Bonds Amount	1,500,212,000.00	
Current Outstanding Balance of Loans	1,952,970,181.63	
A. Adjusted Outstanding Principal of Loans ²	1,908,144,443.31	
B. Accrued Interest on Loans	4,248,840.72	
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	3,201,388.89	
Nominal Value (A+B+C+D-Z)	1,909,191,895.14	
Bonds / Nominal Value Assets Percentage	1,734,349,132.95	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,225,162,838.88	
Net Present Value of Liabilities	1,503,714,239.34	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,197,065,364.04	
Net Present Value of Liabilities	1,501,248,401.28	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,325,686,897.80	
Net Present Value of Liabilities	1,517,149,070.76	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	37,007,588.03	
Interest due on all series of covered bonds during 1st year	547,754.85	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	575,427.31	
Required Reserve Amount	569,068.08	
Amount credited to the account (payment to BoNY)	0.00	
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	3,723	6.90%	247,785,070.71	12.69%
EUR	50,209	93.10%	1,705,185,110.92	87.31%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,809	27.46%	351,082,959.45	8.99%
37.501 - 75.000	20,307	37.65%	1,151,028,524.54	29.48%
75.001 - 100.000	8,363	15.51%	744,549,009.81	19.07%
100.001 - 150.000	7,013	13.00%	866,807,837.92	22.20%
150.001 - 250.000	2,683	4.97%	507,068,506.59	12.99%
250.001 - 500.000	667	1.24%	217,207,454.34	5.56%
500.001 +	90	0.17%	67,127,451.15	1.72%
Grand Total	53,932	100.00%	3,904,871,743.80	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35,421	65.68%	607,795,213.55	31.12%
37.501 - 75.000	12,767	23.67%	671,415,400.45	34.38%
75.001 - 100.000	2,946	5.46%	253,006,343.84	12.95%
100.001 - 150.000	1,921	3.56%	228,717,407.24	11.71%
150.001 - 250.000	707	1.31%	130,109,254.23	6.66%
250.001 - 500.000	147	0.27%	47,443,585.86	2.43%
500.001 +	23	0.04%	14,482,976.46	0.74%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,687	27.23%	368,915,820.43	18.89%
2005	5,230	9.70%	235,767,395.61	12.07%
2006	8,383	15.54%	349,640,168.63	17.90%
2007	8,028	14.89%	287,776,754.03	14.74%
2008	4,781	8.86%	176,446,284.11	9.03%
2009	2,913	5.40%	115,148,914.15	5.90%
2010	2,724	5.05%	117,324,815.91	6.01%
2011	1,704	3.16%	61,060,756.50	3.13%
2012	1,435	2.66%	48,416,223.67	2.48%
2013	1,077	2.00%	35,654,460.54	1.83%
2014	414	0.77%	13,247,574.71	0.68%
2015	220	0.41%	8,936,525.28	0.46%
2016	255	0.47%	13,356,150.87	0.68%
2017	506	0.94%	27,726,743.71	1.42%
2018	760	1.41%	41,493,904.33	2.12%
2019	358	0.66%	19,958,594.73	1.02%
2020	114	0.21%	6,516,774.79	0.33%
2021	343	0.64%	25,582,319.63	1.31%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	11,753	21.79%	134,255,005.92	6.87%
2026 - 2030	15,518	28.77%	404,002,478.36	20.69%
2031 - 2035	10,802	20.03%	454,664,126.74	23.28%
2036 - 2040	7,824	14.51%	430,626,818.47	22.05%
2041 - 2045	3,628	6.73%	230,156,838.66	11.78%
2046 +	4,407	8.17%	299,264,913.49	15.32%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,603	15.95%	76,544,566.80	3.92%
40.01 - 60 months	4,290	7.95%	83,732,526.16	4.29%
60.01 - 90 months	7,144	13.25%	152,251,354.75	7.80%
90.01 - 120 months	8,184	15.17%	262,797,918.03	13.46%
120.01 - 150 months	6,229	11.55%	243,957,216.15	12.49%
150.01 - 180 months	4,547	8.43%	221,951,335.43	11.36%
over 180 months	14,935	27.69%	911,735,264.31	46.68%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,999	9.27%	315,740,473.48	16.17%
1.01% - 2.00%	29,289	54.31%	1,093,763,423.60	56.01%
2.01% - 3.00%	3,238	6.00%	94,731,493.40	4.85%
3.01% - 4.00%	2,925	5.42%	143,275,080.20	7.34%
4.01% - 5.00%	9,861	18.28%	239,307,742.57	12.25%
5.01% - 6.00%	935	1.73%	20,893,253.75	1.07%
6.01% - 7.00%	1,403	2.60%	24,406,078.71	1.25%
7.01% +	1,282	2.38%	20,852,635.92	1.07%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,976	29.62%	208,883,909.73	10.70%
20.01% - 30.00%	8,425	15.62%	225,198,704.80	11.53%
30.01% - 40.00%	7,181	13.31%	259,285,352.42	13.28%
40.01% - 50.00%	6,599	12.24%	302,016,468.26	15.46%
50.01% - 60.00%	5,326	9.88%	281,896,416.27	14.43%
60.01% - 70.00%	4,073	7.55%	241,201,111.91	12.35%
70.01% - 80.00%	2,760	5.12%	173,169,232.72	8.87%
80.01% - 90.00%	1,859	3.45%	126,509,027.52	6.48%
90.01% - 100.00%	1,065	1.97%	78,481,343.71	4.02%
100.00% +	668	1.24%	56,328,614.29	2.88%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,668	36.47%	321,075,917.45	16.44%
20.01% - 30.00%	10,787	20.00%	353,014,472.23	18.08%
30.01% - 40.00%	9,578	17.76%	424,142,870.77	21.72%
40.01% - 50.00%	6,894	12.78%	369,103,198.05	18.90%
50.01% - 60.00%	4,166	7.72%	266,495,152.40	13.65%
60.01% - 70.00%	2,130	3.95%	151,519,767.99	7.76%
70.01% - 80.00%	560	1.04%	48,618,204.46	2.49%
80.01% - 90.00%	96	0.18%	11,344,487.11	0.58%
90.01% - 100.00%	24	0.04%	3,857,370.77	0.20%
100.00% +	29	0.05%	3,798,740.40	0.19%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,815	7.07%	58,718,701.77	3.01%
20.01% - 30.00%	4,999	9.27%	111,774,679.61	5.72%
30.01% - 40.00%	6,760	12.53%	183,730,874.25	9.41%
40.01% - 50.00%	8,273	15.34%	269,319,388.91	13.79%
50.01% - 60.00%	8,703	16.14%	329,434,660.79	16.87%
60.01% - 70.00%	7,798	14.46%	328,570,297.57	16.82%
70.01% - 80.00%	7,436	13.79%	342,392,936.66	17.53%
80.01% - 90.00%	3,730	6.92%	181,997,244.74	9.32%
90.01% - 100.00%	2,146	3.98%	134,996,237.69	6.91%
100.00% +	272	0.50%	12,035,159.63	0.62%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,556	39.97%	929,224,115.42	47.58%
Thessaloniki	7,895	14.64%	258,306,513.10	13.23%
Macedonia	6,349	11.77%	172,200,929.64	8.82%
Peloponnese	3,953	7.33%	130,246,197.72	6.67%
Thessaly	3,918	7.26%	109,000,495.25	5.58%
Stereia Ellada	2,948	5.47%	88,628,075.27	4.54%
Creta Island	2,192	4.06%	81,228,009.05	4.16%
Ionian Islands	857	1.59%	34,177,966.85	1.75%
Thrace	1,391	2.58%	41,167,748.27	2.11%
Epirus	1,640	3.04%	49,970,993.01	2.56%
Aegean Islands	1,233	2.29%	58,819,138.04	3.01%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	394	0.73%	28,641,309.03	1.47%
12 - 24	169	0.31%	9,579,479.27	0.49%
24 - 36	564	1.05%	30,483,167.15	1.56%
36 - 60	1,092	2.02%	59,768,911.20	3.06%
60 - 96	1,119	2.07%	40,392,916.11	2.07%
over 96	50,594	93.81%	1,784,104,398.87	91.35%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	13	0.02%	152,369.69	0.01%
5 - 10 years	567	1.03%	7,084,807.48	0.36%
10 - 15 years	7,771	14.41%	101,583,979.66	5.20%
15 - 20 years	9,852	18.27%	232,936,065.49	11.93%
20 - 25 years	10,145	18.81%	389,104,912.07	19.92%
25 - 30 years	17,032	31.58%	696,282,607.13	35.65%
30 - 35 years	3,736	6.93%	219,014,339.14	11.21%
35 years +	4,826	8.95%	306,811,100.97	15.71%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,931	77.75%	1,436,464,185.18	73.55%
Houses	12,001	22.25%	516,505,996.45	26.45%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,820	21.92%	436,329,991.36	22.34%
Purchase	28,910	53.60%	1,109,697,394.60	56.82%
Repair	10,002	18.55%	314,348,781.02	16.10%
Construction (re-mortgage)	113	0.21%	6,652,400.38	0.34%
Purchase (re-mortgage)	622	1.15%	28,513,265.37	1.46%
Repair (re-mortgage)	320	0.59%	13,307,450.38	0.68%
Equity Release	2,145	3.98%	44,120,898.52	2.26%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	53,745	99.65%	1,937,217,994.10	99.19%
Balloon	187	0.35%	15,752,187.53	0.81%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	53,027	98.32%	1,923,556,274.82	98.49%
Fixed Converting to Floating	547	1.01%	27,455,728.28	1.41%
Fixed to Maturity	358	0.66%	1,958,178.54	0.10%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

Fixed rate assets 1.51%
Assets' WAL (in years) 6.42

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,185	6.01%	209,875,937.82	10.91%
Libor 3 Months (CHF)	475	0.90%	34,331,720.51	1.78%
ECB Tracker	26,026	49.08%	908,988,701.81	47.26%
Euribor 1 Month	1,973	3.72%	84,497,027.21	4.39%
Euribor 3 Months	9,162	17.28%	417,070,242.89	21.68%
Libor 1 Month (Euro)	42	0.08%	717,135.40	0.04%
Eurobank OEK's Rate	119	0.22%	1,916,229.73	0.10%
Euribor 6 Months	7	0.01%	24,878.50	0.00%
TBank OEK's Rate	69	0.13%	887,219.62	0.05%
TBank OG Rate	26	0.05%	336,597.24	0.02%
Originator Rate	11,943	22.52%	264,910,584.08	13.77%
Grand Total	53,027	100.00%	1,923,556,274.82	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	82	14.99%	3,116,688.03	11.35%
Euribor 1 Month	53	9.69%	2,080,250.52	7.58%
Euribor 3 Months	251	45.89%	15,994,037.66	58.25%
Originator Rate	161	29.43%	6,264,752.07	22.82%
Grand Total	547	100.00%	27,455,728.28	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	28	5.12%	1,053,908.05	3.84%
1 Jan 2022 +	519	94.88%	26,401,820.23	96.16%
Grand Total	547	100.00%	27,455,728.28	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,932	100.00%	1,952,970,181.63	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	53,932	100.00%	1,952,970,181.63	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	43,419	80.51%	1,702,772,783.96	87.19%
Y	10,513	19.49%	250,197,397.67	12.81%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,698	95.86%	1,828,408,923.57	93.62%
Y	2,234	4.14%	124,561,258.06	6.38%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,932	100.00%	1,952,970,181.63	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,798	90.48%	1,825,166,784.11	93.46%
Y	5,134	9.52%	127,803,397.52	6.54%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	51,934	96.30%	1,878,438,255.22	96.18%
Second home/Holiday houses	1,850	3.43%	69,228,002.06	3.54%
Buy-to-let/Non-Owner occupied	36	0.07%	1,763,185.95	0.09%
Other	112	0.21%	3,540,738.40	0.18%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,945	25.86%	586,700,137.16	30.04%
Other Private Employees	8,080	14.98%	292,095,595.71	14.96%
Pensioner	9,356	17.35%	251,301,153.72	12.87%
Civil Servant	6,589	12.22%	215,983,902.20	11.06%
Other Self Employed	2,598	4.82%	122,346,404.43	6.26%
Unemployed	2,641	4.90%	79,066,294.52	4.05%
Civil Servant - Policeman	1,691	3.14%	72,506,733.55	3.71%
Teacher	2,151	3.99%	69,635,235.09	3.57%
Military Personnel	1,279	2.37%	53,616,054.22	2.75%
Civil Servant - Primary School Teachers	1,559	2.89%	47,337,674.04	2.42%
Salesman	1,368	2.54%	43,630,203.20	2.23%
Lawyers - Jurists	517	0.96%	32,610,354.00	1.67%
Housewife	942	1.75%	30,936,466.31	1.58%
Accountant	738	1.37%	30,378,493.61	1.56%
Independent Means	478	0.89%	24,825,478.87	1.27%
Grand Total	53,932	100.00%	1,952,970,181.63	100.00%