

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: 34
Reporting Date: 20/10/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	01/09/2021	30/09/2021

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

I Programme Details as of 20/10/2021

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% ⁽¹⁾	20-Oct-23	20-Oct-73
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) Margin will be decreased from 0.75% to 0.50%, effective on and from 20/10/2021

1,500,000,000.00

Fixed Rate Bonds 0%
Liability WAL (in years) 0.79

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jul-21	20-Oct-21	92	Act/360	0.2020%	258,111.11	258,111.11
2	20-Aug-21	22-Nov-21	61	Act/360	0.0000%	0.00	-
3	20-Jul-21	20-Oct-21	92	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 30/09/2021			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	266,078,391.53	1,680,158,281.28	1,925,844,700.05	265,166,477.73	1,668,147,943.61	1,913,695,195.88
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	266,078,391.53	1,678,811,889.06	1,924,498,307.83	265,166,477.73	1,666,175,383.70	1,911,722,635.97
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	253,492,360.88	1,644,404,198.26	1,878,469,166.75	253,455,347.09	1,634,538,006.44	1,869,240,615.10
A.4	Aggregate Original Principal O/S balance	409,600,989.73	3,445,898,275.88	3,855,499,265.61	407,606,424.64	3,432,583,858.30	3,840,190,282.94
A.5	Average Current Principal O/S balance	72,049.39	34,049.90	36,311.34	72,291.84	33,933.03	36,225.02
A.6	Average Original Principal O/S balance	110,912.81	69,834.19	72,694.52	111,124.98	69,824.73	72,692.33
A.7	Maximum Current Principal O/S balance	790,003.78	1,013,894.06	1,013,894.06	793,789.99	1,016,682.09	1,016,682.09
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	3,693	49,344	53,037	3,668	49,160	52,828
A.10	Weighted Average Seasoning (years)	14.8	13.8	13.9	14.8	13.8	13.9
A.11	Weighted Average Remaining Maturity (years)	13.55	15.05	14.86	13.50	14.96	14.77
A.12	Weighted Average Current Indexed LTV percent (%)	63.16	49.84	51.54	62.86	49.60	51.30
A.13	Weighted Average Current Unindexed LTV percent (%)	45.62	37.44	38.48	45.62	37.22	38.30
A.14	Weighted Average Original LTV percent (%)	63.81	60.96	61.32	63.39	60.59	60.95
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.27	2.06	0.62	2.26	2.05
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.01	0.84	0.54	1.01	0.84
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.67	92.00	92.85	98.72	91.77	92.66
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.11	7.40	6.60	1.07	7.55	6.72
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.22	0.52	0.48	0.21	0.56	0.52
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	-	0.08	0.07	-	0.12	0.10
A.21	FX Rate	1.0830	-	-	1.0799	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/09/2021					
		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	5,392	2,231,322.57	65,481	12,505,809.66	70,873	13,778,699.91
B.2	Partial Prepayments	7	223,508.26	71	664,711.40	78	837,276.87
B.3	Whole Prepayments	7	370,951.65	95	1,841,218.67	102	2,071,061.23
B.4	Total Principal Receipts (B1+B2+B3)	-	2,825,782.48	-	15,011,739.73	-	16,687,038.00

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/09/2021					
		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	4,108	142,825.54	53,369	3,116,757.63	57,477	3,248,637.17
C.2	Interest From Overdues	868	648.53	9,433	6,602.47	10,301	7,201.30
C.3	Total Interest Receipts (C1+C2)	-	143,474.07	-	3,123,360.10	67,778	3,255,838.47
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/09/2021					
		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	3,648	262,533,654.68	44,125	1,545,799,608.91	47,773	1,788,212,955.80
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	45	3,544,736.85	5,177	133,012,280.15	5,222	136,285,352.03
A.3	Totals (A1+ A2)	3,693	266,078,391.53	49,302	1,678,811,889.06	52,995	1,924,498,307.83
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	42	1,346,392.22	42	1,346,392.22
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	42	1,346,392.22	42	1,346,392.22

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/09/2021					
		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	38	2,949,740.22	4,877	124,286,815.85	4,915	127,010,491.03
B.2	60 Days < Installment <= 89 Days	7	594,996.63	300	8,725,464.30	307	9,274,861.00
B.3	Total (B1+B2=A4)	45	3,544,736.85	5,177	133,012,280.15	5,222	136,285,352.03
B.4	90 Days < Installment <= 119 Days	0	0.00	35	1,190,455.21	35	1,190,455.21
B.5	120 Days < Installment <= 360 Days	0	0.00	7	155,937.01	7	155,937.01
B.6	Total (B4+B5=A4)	0	0.00	42	1,346,392.22	42	1,346,392.22

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/09/2021					
		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	4,798,556.60	1,379,715.93	37,022,254.00	10,039,047.40	41,453,054.18	11,313,023.33
A.2	Number of Loans	54	21	717	416	771	437



Statutory Tests

as of 30/9/2021

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	204,805.56	
Total Bonds Amount	1,500,204,805.56	
Current Outstanding Balance of Loans	1,925,844,700.05	
A. Adjusted Outstanding Principal of Loans ²	1,878,469,166.75	
B. Accrued Interest on Loans	4,207,578.06	
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	6,354,166.67	
Nominal Value (A+B+C+D-Z)	1,876,322,578.15	
Bonds / Nominal Value Assets Percentage	1,734,340,815.67	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,191,995,847.74	
Net Present Value of Liabilities	1,506,376,924.65	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,161,524,797.69	
Net Present Value of Liabilities	1,503,820,642.21	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,289,935,945.36	
Net Present Value of Liabilities	1,532,662,384.71	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	36,804,828.71	
Interest due on all series of covered bonds during 1st year	254,575.34	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	258,111.11	
Required Reserve Amount	305,300.72	
Amount credited to the account (payment to BoNY)	47,189.61	
Available (Outstanding) Reserve Amount t	305,300.72	

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	3,693	6.96%	245,686,418.77	12.76%
EUR	49,344	93.04%	1,680,158,281.28	87.24%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,471	27.28%	344,163,383.91	8.93%
37.501 - 75.000	19,915	37.55%	1,129,636,251.46	29.30%
75.001 - 100.000	8,278	15.61%	736,989,240.79	19.12%
100.001 - 150.000	6,962	13.13%	860,312,895.22	22.31%
150.001 - 250.000	2,664	5.02%	503,174,067.09	13.05%
250.001 - 500.000	658	1.24%	214,662,431.08	5.57%
500.001 +	89	0.17%	66,560,996.06	1.73%
Grand Total	53,037	100.00%	3,855,499,265.61	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,788	65.59%	600,407,436.23	31.18%
37.501 - 75.000	12,604	23.76%	663,592,539.11	34.46%
75.001 - 100.000	2,901	5.47%	249,374,087.58	12.95%
100.001 - 150.000	1,884	3.55%	224,561,874.10	11.66%
150.001 - 250.000	693	1.31%	127,332,569.65	6.61%
250.001 - 500.000	145	0.27%	46,877,483.57	2.43%
500.001 +	22	0.04%	13,698,909.81	0.71%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,326	27.01%	356,260,103.07	18.50%
2005	5,183	9.77%	231,453,331.81	12.02%
2006	7,842	14.79%	344,477,397.79	17.89%
2007	7,961	15.01%	281,679,091.05	14.63%
2008	4,784	9.02%	173,537,915.84	9.01%
2009	2,896	5.46%	112,430,996.92	5.84%
2010	2,703	5.10%	114,058,761.55	5.92%
2011	1,646	3.10%	59,966,295.08	3.11%
2012	1,427	2.69%	48,039,109.47	2.49%
2013	1,065	2.01%	34,857,135.55	1.81%
2014	404	0.76%	12,820,617.29	0.67%
2015	219	0.41%	8,804,526.71	0.46%
2016	253	0.48%	13,189,746.69	0.68%
2017	501	0.94%	26,957,864.43	1.40%
2018	758	1.43%	40,786,041.85	2.12%
2019	366	0.69%	20,207,033.08	1.05%
2020	141	0.27%	8,421,358.83	0.44%
2021	562	1.06%	37,897,373.07	1.97%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	10,650	20.08%	118,344,117.03	6.15%
2026 - 2030	15,367	28.97%	388,415,983.84	20.17%
2031 - 2035	10,799	20.36%	446,754,919.36	23.20%
2036 - 2040	7,866	14.83%	427,812,615.56	22.21%
2041 - 2045	3,731	7.03%	233,746,730.18	12.14%
2046 +	4,624	8.72%	310,770,334.09	16.14%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,131	15.33%	74,296,881.12	3.86%
40.01 - 60 months	4,560	8.60%	82,950,430.43	4.31%
60.01 - 90 months	6,795	12.81%	146,895,635.81	7.63%
90.01 - 120 months	8,644	16.30%	280,912,337.57	14.59%
120.01 - 150 months	5,395	10.17%	211,140,511.95	10.96%
150.01 - 180 months	4,886	9.21%	238,338,986.55	12.38%
over 180 months	14,626	27.58%	891,309,916.61	46.28%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,926	9.29%	311,651,394.17	16.18%
1.01% - 2.00%	28,681	54.08%	1,069,204,926.09	55.52%
2.01% - 3.00%	3,087	5.82%	93,505,869.13	4.86%
3.01% - 4.00%	3,115	5.87%	153,684,071.17	7.98%
4.01% - 5.00%	9,776	18.43%	234,496,366.51	12.18%
5.01% - 6.00%	889	1.68%	20,005,354.71	1.04%
6.01% - 7.00%	1,313	2.48%	23,236,884.03	1.21%
7.01% +	1,250	2.36%	20,059,834.24	1.04%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,646	29.50%	207,763,189.35	10.79%
20.01% - 30.00%	8,314	15.68%	222,754,325.32	11.57%
30.01% - 40.00%	7,079	13.35%	257,413,439.53	13.37%
40.01% - 50.00%	6,400	12.07%	293,721,771.77	15.25%
50.01% - 60.00%	5,241	9.88%	276,554,811.87	14.36%
60.01% - 70.00%	3,958	7.46%	233,917,515.53	12.15%
70.01% - 80.00%	2,768	5.22%	173,782,689.30	9.02%
80.01% - 90.00%	1,844	3.48%	126,004,360.27	6.54%
90.01% - 100.00%	1,050	1.98%	77,017,125.24	4.00%
100.00% +	737	1.39%	56,915,471.86	2.96%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,280	36.35%	317,976,380.65	16.51%
20.01% - 30.00%	10,621	20.03%	349,363,421.41	18.14%
30.01% - 40.00%	9,461	17.84%	418,375,146.48	21.72%
40.01% - 50.00%	6,589	12.42%	354,133,637.41	18.39%
50.01% - 60.00%	4,162	7.85%	267,217,389.70	13.88%
60.01% - 70.00%	2,123	4.00%	147,859,672.05	7.68%
70.01% - 80.00%	640	1.21%	51,153,293.90	2.66%
80.01% - 90.00%	109	0.21%	12,661,952.67	0.66%
90.01% - 100.00%	23	0.04%	3,500,486.30	0.18%
100.00% +	29	0.05%	3,603,319.47	0.19%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,618	6.82%	56,347,555.21	2.93%
20.01% - 30.00%	4,804	9.06%	108,976,075.64	5.66%
30.01% - 40.00%	6,595	12.43%	178,805,585.40	9.28%
40.01% - 50.00%	8,118	15.31%	263,562,771.20	13.69%
50.01% - 60.00%	8,567	16.15%	323,621,226.96	16.80%
60.01% - 70.00%	7,758	14.63%	327,138,898.59	16.99%
70.01% - 80.00%	7,428	14.01%	339,425,326.72	17.62%
80.01% - 90.00%	3,714	7.00%	179,758,885.04	9.33%
90.01% - 100.00%	2,134	4.02%	132,862,488.51	6.90%
100.00% +	301	0.57%	15,345,886.77	0.80%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,288	40.14%	919,675,874.50	47.75%
Thessaloniki	7,720	14.56%	253,633,407.66	13.17%
Macedonia	6,243	11.77%	169,888,026.40	8.82%
Peloponnese	3,906	7.36%	128,967,815.90	6.70%
Thessaly	3,804	7.17%	106,348,353.85	5.52%
Sterea Ellada	2,889	5.45%	86,662,224.40	4.50%
Creta Island	2,153	4.06%	80,163,872.71	4.16%
Ionian Islands	839	1.58%	33,035,561.12	1.72%
Thrace	1,379	2.60%	40,829,266.88	2.12%
Epirus	1,602	3.02%	49,133,378.12	2.55%
Aegean Islands	1,214	2.29%	57,506,918.53	2.99%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	612	1.15%	40,823,551.60	2.12%
12 - 24	139	0.26%	7,943,526.21	0.41%
24 - 36	471	0.89%	26,080,172.95	1.35%
36 - 60	1,165	2.20%	62,752,258.05	3.26%
60 - 96	963	1.82%	35,992,250.25	1.87%
over 96	49,687	93.68%	1,752,252,941.00	90.99%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	141,551.12	0.01%
5 - 10 years	492	0.93%	6,849,245.52	0.36%
10 - 15 years	7,096	13.38%	92,705,620.67	4.81%
15 - 20 years	9,586	18.07%	225,011,577.41	11.68%
20 - 25 years	10,095	19.03%	380,090,156.71	19.74%
25 - 30 years	17,013	32.08%	689,521,862.27	35.80%
30 - 35 years	3,775	7.12%	218,663,658.77	11.35%
35 years +	4,969	9.37%	312,861,027.58	16.25%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,291	77.85%	1,417,268,698.76	73.59%
Houses	11,746	22.15%	508,576,001.29	26.41%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,544	21.77%	427,197,100.83	22.18%
Purchase	28,530	53.79%	1,098,398,681.28	57.03%
Repair	9,843	18.56%	310,131,289.08	16.10%
Construction (re-mortgage)	110	0.21%	6,512,805.79	0.34%
Purchase (re-mortgage)	603	1.14%	28,020,792.59	1.45%
Repair (re-mortgage)	309	0.58%	12,855,187.33	0.67%
Equity Release	2,098	3.96%	42,728,843.16	2.22%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	52,858	99.66%	1,910,430,248.26	99.20%
Balloon	179	0.34%	15,414,451.79	0.80%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	52,075	98.19%	1,882,981,071.98	97.77%
Fixed Converting to Floating	777	1.47%	41,141,542.50	2.14%
Fixed to Maturity	185	0.35%	1,722,085.57	0.09%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

Fixed rate assets 2.23%
Assets' WAL (in years) 6.57

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,158	6.06%	208,053,071.47	11.05%
Libor 3 Months (CHF)	475	0.91%	34,056,804.62	1.81%
ECB Tracker	25,458	48.89%	887,792,764.64	47.15%
Euribor 1 Month	1,910	3.67%	82,349,280.09	4.37%
Euribor 3 Months	9,067	17.41%	408,924,355.94	21.72%
Libor 1 Month (Euro)	36	0.07%	674,027.27	0.04%
Eurobank OEK's Rate	115	0.22%	1,844,658.35	0.10%
Euribor 6 Months	7	0.01%	21,204.19	0.00%
TBank OEK's Rate	66	0.13%	809,249.19	0.04%
TBank GG Rate	22	0.04%	297,222.50	0.02%
Originator Rate	11,761	22.58%	258,158,433.73	13.71%
Grand Total	52,075	100.00%	1,882,981,071.98	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	71	9.14%	2,660,666.04	6.47%
Euribor 1 Month	54	6.95%	2,231,498.75	5.42%
Euribor 3 Months	504	64.86%	30,822,095.54	74.92%
Originator Rate	148	19.05%	5,427,282.17	13.19%
Grand Total	777	100.00%	41,141,542.50	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	8	1.03%	313,995.84	0.76%
1 Jan 2022 +	769	98.97%	40,827,546.66	99.24%
Grand Total	777	100.00%	41,141,542.50	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,037	100.00%	1,925,844,700.05	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	53,037	100.00%	1,925,844,700.05	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	42,740	80.59%	1,683,344,587.37	87.41%
Y	10,297	19.41%	242,500,112.69	12.59%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,841	95.86%	1,803,177,021.18	93.63%
Y	2,196	4.14%	122,667,678.87	6.37%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,037	100.00%	1,925,844,700.05	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,909	90.33%	1,799,211,043.76	93.42%
Y	5,128	9.67%	126,633,656.29	6.58%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	51,070	96.29%	1,852,220,842.14	96.18%
Second home/Holiday houses	1,826	3.44%	68,414,956.25	3.55%
Buy-to-let/Non-Owner occupied	37	0.07%	1,777,766.21	0.09%
Other	104	0.20%	3,431,135.45	0.18%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,760	25.94%	579,718,223.90	30.10%
Other Private Employees	7,995	15.07%	290,776,170.60	15.10%
Pensioner	9,141	17.24%	245,979,224.23	12.77%
Civil Servant	6,496	12.25%	213,115,296.69	11.07%
Other Self Employed	2,535	4.78%	118,783,363.82	6.17%
Unemployed	2,572	4.85%	77,605,222.31	4.03%
Civil Servant - Policeman	1,709	3.22%	73,552,362.61	3.82%
Teacher	2,110	3.98%	68,104,291.53	3.54%
Military Personnel	1,273	2.40%	53,349,790.48	2.77%
Civil Servant - Primary School Teachers	1,523	2.87%	45,948,464.82	2.39%
Salesman	1,332	2.51%	42,594,402.51	2.21%
Lawyers - Jurists	510	0.96%	32,884,709.92	1.71%
Housewife	904	1.70%	30,131,522.51	1.56%
Accountant	713	1.34%	29,495,911.01	1.53%
Independent Means	464	0.87%	23,805,743.10	1.24%
Grand Total	53,037	100.00%	1,925,844,700.05	100.00%