

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **46**
Reporting Date: **20/10/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/09/2022	30/09/2022

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

I Programme Details as of 20/10/2022

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) 1.19

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jul-22	20-Oct-22	92	Act/360	0.5470%	698,944.44	698,944.44
2	22-Aug-22	21-Nov-22	59	Act/360	0.8910%	730,125.00	-
3	20-Jul-22	20-Oct-22	92	Act/360	0.5470%	698,944.44	698,944.44

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/09/2022			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	223,997,665.05	1,653,083,871.82	1,887,366,546.28	226,769,635.23	1,632,619,383.39	1,864,111,456.92
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	223,997,665.05	1,651,640,745.00	1,885,923,419.46	226,769,635.23	1,630,635,824.79	1,862,127,898.32
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	214,487,512.54	1,640,935,014.46	1,865,270,871.11	214,216,070.42	1,610,818,161.38	1,829,495,244.29
A.4	Aggregate Original Principal O/S balance	366,923,453.68	3,349,739,741.12	3,716,663,194.80	369,212,499.27	3,335,810,535.41	3,705,023,034.68
A.5	Average Current Principal O/S balance	68,188.03	35,171.25	37,532.64	68,386.50	34,799.52	37,110.78
A.6	Average Original Principal O/S balance	111,696.64	71,269.54	73,910.50	111,342.73	71,103.28	73,759.69
A.7	Maximum Current Principal O/S balance	677,576.78	4,863,976.14	4,863,976.14	679,567.49	4,875,468.82	4,875,468.82
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	3,285	47,001	50,286	3,316	46,915	50,231
A.10	Weighted Average Seasoning (years)	15.85	13.16	13.49	15.8	13.4	13.7
A.11	Weighted Average Remaining Maturity (years)	13.10	15.48	15.19	13.14	15.36	15.09
A.12	Weighted Average Current Indexed LTV percent (%)	61.46	44.73	46.80	64.84	47.66	49.80
A.13	Weighted Average Current Unindexed LTV percent (%)	48.97	38.39	39.70	48.02	38.13	39.36
A.14	Weighted Average Original LTV percent (%)	64.00	64.48	64.42	64.00	63.74	63.77
A.15	Weighted Average Interest Rate - Total (%)	1.13	2.75	2.55	1.11	2.53	2.35
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.04	1.63	1.39	0.99	1.39	1.23
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.05	92.43	93.25	98.17	92.10	92.85
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.68	6.85	6.09	1.63	7.10	6.42
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.27	0.63	0.59	0.20	0.68	0.62
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.09	0.08		0.12	0.11
A.21	FX Rate	0.9561			0.9796		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/09/2022					
		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	4,727	1,834,248.47	58,995	11,639,769.61	63,722	14,008,466.24
B.2	Partial Prepayments	8	94,400.30	105	1,160,505.59	113	1,308,191.32
B.3	Whole Prepayments	17	379,107.91	114	2,555,810.30	131	3,052,270.03
B.4	Total Principal Receipts (B1+B2+B3)	-	2,307,756.68	-	15,356,085.50	-	18,368,927.58

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/09/2022					
		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	3,680	206,390.78	51,822	3,421,137.74	55,502	3,637,005.10
C.2	Interest From Overdues	1,563	1,054.19	11,429	7,941.34	12,992	9,043.93
C.3	Total Interest Receipts (C1+C2)	-	207,444.97	-	3,429,079.08	68,494	3,646,049.03
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/09/2022					
		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	3,254	221,869,507.20	41,953	1,527,883,763.08	45,207	1,759,940,563.83
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	31	2,128,157.85	5,018	123,756,981.92	5,049	125,982,855.63
A.3	Totals (A1+ A2)	3,285	223,997,665.05	46,971	1,651,640,745.00	50,256	1,885,923,419.46
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	30	1,443,126.82	30	1,443,126.82
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	30	1,443,126.82	30	1,443,126.82

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/09/2022					
		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	23	1,524,135.91	4,673	113,274,141.70	4,696	114,868,259.38
B.2	60 Days < Installment <= 89 Days	8	604,021.94	345	10,482,840.22	353	11,114,596.25
B.3	Total (B1+B2=A4)	31	2,128,157.85	5,018	123,756,981.92	5,049	125,982,855.63
B.4	90 Days < Installment <= 119 Days	0	0.00	30	1,443,126.82	30	1,443,126.82
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	30	1,443,126.82	30	1,443,126.82

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/09/2022					
		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	150,260.26	641,081.91	39,975,186.28	4,180,335.72	40,132,345.84	4,850,853.35
A.2	Number of Loans	4	16	552	333	556	349



Statutory Tests

as of 30/9/2022

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,604,194.44	
Total Bonds Amount	1,501,604,194.44	
Current Outstanding Balance of Loans	1,887,366,546.28	
A. Adjusted Outstanding Principal of Loans ²	1,865,270,871.11	
B. Accrued Interest on Loans	4,673,095.83	
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	8,888,888.89	
Nominal Value (A+B+C+D-Z)	1,861,055,078.04	
Bonds / Nominal Value Assets Percentage	1,735,958,606.29	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,118,777,856.49	
Net Present Value of Liabilities	1,507,776,025.46	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,062,179,794.92	
Net Present Value of Liabilities	1,506,049,982.00	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,188,291,999.21	
Net Present Value of Liabilities	1,510,034,691.81	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	70,177,018.88	
Interest due on all series of covered bonds during 1st year	34,823,055.53	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	31,783,046.27	
Required Reserve Amount	35,840,041.65	
Amount credited to the account (payment to BoNY)	4,056,995.38	
Available (Outstanding) Reserve Amount t	35,840,041.65	

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	3,285	6.53%	234,282,674.46	12.41%
EUR	47,001	93.47%	1,653,083,871.82	87.59%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,184	26.22%	319,252,391.98	8.59%
37.501 - 75.000	19,021	37.83%	1,078,832,565.05	29.03%
75.001 - 100.000	8,001	15.91%	712,865,407.35	19.18%
100.001 - 150.000	6,737	13.40%	834,157,948.58	22.44%
150.001 - 250.000	2,620	5.21%	495,596,075.45	13.33%
250.001 - 500.000	640	1.27%	208,991,868.48	5.62%
500.001 +	83	0.17%	66,966,937.91	1.80%
Grand Total	50,286	100.00%	3,716,663,194.80	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	32,344	64.32%	557,936,735.92	29.56%
37.501 - 75.000	12,206	24.27%	643,916,536.95	34.12%
75.001 - 100.000	2,920	5.81%	251,870,463.25	13.35%
100.001 - 150.000	1,945	3.87%	233,391,561.31	12.37%
150.001 - 250.000	680	1.35%	126,135,396.72	6.68%
250.001 - 500.000	168	0.33%	55,100,938.31	2.92%
500.001 +	23	0.05%	19,014,913.81	1.01%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,015	25.88%	303,814,094.90	16.10%
2005	4,933	9.81%	207,763,279.45	11.01%
2006	7,173	14.26%	311,678,757.19	16.51%
2007	5,942	11.82%	247,454,317.81	13.11%
2008	4,447	8.84%	150,239,647.87	7.96%
2009	2,764	5.50%	97,521,180.90	5.17%
2010	2,580	5.13%	99,467,521.24	5.27%
2011	1,548	3.08%	53,569,000.76	2.84%
2012	1,262	2.51%	41,892,791.63	2.22%
2013	980	1.95%	30,582,487.76	1.62%
2014	373	0.74%	11,670,462.89	0.62%
2015	208	0.41%	8,348,854.23	0.44%
2016	243	0.48%	12,315,612.64	0.65%
2017	475	0.94%	23,632,180.35	1.25%
2018	742	1.48%	37,823,943.01	2.00%
2019	494	0.98%	28,217,598.94	1.50%
2020	470	0.93%	33,783,935.69	1.79%
2021	1,940	3.86%	137,730,699.44	7.30%
2022	697	1.39%	49,860,179.58	2.64%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	7,171	14.26%	66,115,234.41	3.50%
2026 - 2030	14,648	29.13%	327,756,395.32	17.37%
2031 - 2035	10,744	21.37%	417,488,404.38	22.12%
2036 - 2040	8,081	16.07%	424,666,307.82	22.50%
2041 - 2045	4,185	8.32%	259,095,752.38	13.73%
2046 +	5,457	10.85%	392,244,451.96	20.78%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,351	14.62%	70,264,528.36	3.72%
40.01 - 60 months	4,538	9.02%	72,527,502.86	3.84%
60.01 - 90 months	6,367	12.66%	147,525,159.91	7.82%
90.01 - 120 months	8,462	16.83%	272,450,505.73	14.44%
120.01 - 150 months	3,849	7.65%	154,276,044.99	8.17%
150.01 - 180 months	6,025	11.98%	298,928,123.78	15.84%
over 180 months	13,694	27.23%	871,394,680.66	46.17%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,244	2.47%	115,691,793.63	6.13%
1.01% - 2.00%	20,889	41.54%	811,507,813.37	43.00%
2.01% - 3.00%	9,102	18.10%	329,866,815.45	17.48%
3.01% - 4.00%	4,343	8.64%	248,689,193.66	13.18%
4.01% - 5.00%	11,475	22.82%	319,879,293.89	16.95%
5.01% - 6.00%	982	1.95%	24,489,913.68	1.30%
6.01% - 7.00%	1,111	2.21%	19,998,513.27	1.06%
7.01% +	1,140	2.27%	17,243,209.33	0.91%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,917	33.64%	243,049,779.53	12.88%
20.01% - 30.00%	8,128	16.16%	247,855,995.35	13.13%
30.01% - 40.00%	7,156	14.23%	294,428,518.29	15.60%
40.01% - 50.00%	6,046	12.02%	303,585,981.70	16.09%
50.01% - 60.00%	4,723	9.39%	278,493,337.72	14.76%
60.01% - 70.00%	3,466	6.89%	234,014,886.87	12.40%
70.01% - 80.00%	2,236	4.45%	157,719,484.11	8.36%
80.01% - 90.00%	985	1.96%	72,511,196.87	3.84%
90.01% - 100.00%	365	0.73%	31,942,353.59	1.69%
100.00% +	264	0.52%	23,765,012.26	1.26%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	18,510	36.81%	304,999,771.78	16.16%
20.01% - 30.00%	9,962	19.81%	335,008,606.71	17.75%
30.01% - 40.00%	8,805	17.51%	394,746,410.63	20.92%
40.01% - 50.00%	5,713	11.36%	318,480,702.64	16.87%
50.01% - 60.00%	3,852	7.66%	250,982,970.91	13.30%
60.01% - 70.00%	2,325	4.62%	180,490,593.82	9.56%
70.01% - 80.00%	924	1.84%	77,059,238.77	4.08%
80.01% - 90.00%	126	0.25%	13,774,390.67	0.73%
90.01% - 100.00%	41	0.08%	7,870,827.96	0.42%
100.00% +	28	0.06%	3,953,032.39	0.21%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,093	6.15%	48,015,139.86	2.54%
20.01% - 30.00%	4,413	8.78%	98,682,753.31	5.23%
30.01% - 40.00%	6,131	12.19%	166,413,067.39	8.82%
40.01% - 50.00%	7,658	15.23%	250,211,190.12	13.26%
50.01% - 60.00%	8,217	16.34%	315,443,562.10	16.71%
60.01% - 70.00%	7,365	14.65%	327,884,866.14	17.37%
70.01% - 80.00%	7,189	14.30%	342,473,698.08	18.15%
80.01% - 90.00%	3,490	6.94%	166,113,259.09	8.80%
90.01% - 100.00%	2,069	4.11%	123,426,067.93	6.54%
100.00% +	661	1.31%	48,702,942.27	2.58%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,532	40.83%	932,744,217.76	49.42%
Thessaloniki	7,258	14.43%	244,891,981.16	12.98%
Macedonia	5,802	11.54%	157,474,688.72	8.34%
Peloponnese	3,727	7.41%	121,769,295.41	6.45%
Thessaly	3,571	7.10%	102,998,285.73	5.46%
Stereia Ellada	2,697	5.36%	81,505,043.51	4.32%
Creta Island	2,009	4.00%	75,048,734.05	3.98%
Ionian Islands	792	1.57%	30,658,547.76	1.62%
Thrace	1,272	2.53%	38,752,136.64	2.05%
Epirus	1,488	2.96%	45,205,578.97	2.40%
Aegean Islands	1,138	2.26%	56,318,036.55	2.98%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,348	2.68%	94,144,884.28	4.99%
12 - 24	1,430	2.84%	103,809,101.01	5.50%
24 - 36	443	0.88%	30,460,827.70	1.61%
36 - 60	1,238	2.46%	64,167,374.87	3.40%
60 - 96	843	1.68%	40,985,777.20	2.17%
over 96	44,984	89.46%	1,553,798,581.22	82.33%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	116,044.20	0.01%
5 - 10 years	424	0.84%	7,657,604.70	0.41%
10 - 15 years	5,106	10.15%	73,860,860.65	3.91%
15 - 20 years	8,858	17.62%	210,720,425.88	11.16%
20 - 25 years	10,254	20.39%	384,697,922.65	20.38%
25 - 30 years	17,025	33.86%	692,947,854.10	36.72%
30 - 35 years	3,840	7.64%	221,943,749.22	11.76%
35 years +	4,768	9.48%	295,422,084.89	15.65%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	39,169	77.89%	1,387,744,571.43	73.53%
Houses	11,117	22.11%	499,621,974.85	26.47%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,577	21.03%	399,630,222.81	21.17%
Purchase	27,656	55.00%	1,120,184,110.86	59.35%
Repair	9,266	18.43%	287,570,791.95	15.24%
Construction (re-mortgage)	101	0.20%	6,025,691.69	0.32%
Purchase (re-mortgage)	557	1.11%	26,098,511.27	1.38%
Repair (re-mortgage)	278	0.55%	11,910,181.61	0.63%
Equity Release	1,851	3.68%	35,947,036.08	1.90%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	50,144	99.72%	1,873,044,817.36	99.24%
Balloon	142	0.28%	14,321,728.92	0.76%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,878	93.22%	1,662,469,874.74	88.08%
Fixed Converting to Floating	3,229	6.42%	223,187,153.07	11.83%
Fixed to Maturity	179	0.36%	1,709,518.47	0.09%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

Fixed rate assets **11.92%**
Assets' WAL (in years) **6.87**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22,331	47.64%	766,143,497.55	46.08%
Euribor 1 Month	1,723	3.68%	71,862,968.35	4.32%
Euribor 3 Months	8,623	18.39%	369,168,390.72	22.21%
Eurobank OEK's Rate	101	0.22%	1,468,806.44	0.09%
Originator Rate	10,782	23.00%	222,143,061.61	13.36%
Saron 1M ISDA (CHF)	2,800	5.97%	199,277,408.78	11.99%
Saron 3M ISDA (CHF)	422	0.90%	31,048,777.20	1.87%
ESTR 1M ISDA (EUR)	30	0.06%	492,863.95	0.03%
Other	66	0.14%	864,100.15	0.05%
Grand Total	46,878	100.00%	1,662,469,874.74	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	40	1.24%	1,610,596.78	0.72%
Euribor 1 Month	49	1.52%	1,905,634.34	0.85%
Euribor 3 Months	3,028	93.78%	216,088,976.90	96.82%
Originator Rate	112	3.47%	3,581,945.05	1.60%
Grand Total	3,229	100.00%	223,187,153.07	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	21	0.65%	778,221.13	0.35%
1 Jan 2023 - 31 Dec 2023	94	2.91%	3,705,884.19	1.66%
1 Jan 2024 - 31 Dec 2025	105	3.25%	6,338,370.91	2.84%
1 Jan 2026 - 31 Dec 2030	270	8.36%	16,798,088.69	7.53%
1 Jan 2031 - 31 Dec 2035	699	21.65%	51,612,605.22	23.13%
1 Jan 2036 - 31 Dec 2040	770	23.85%	51,228,544.42	22.95%
1 Jan 2041 +	1,270	39.33%	92,725,438.51	41.55%
Grand Total	3,229	100.00%	223,187,153.07	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,286	100.00%	1,887,366,546.28	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	50,286	100.00%	1,887,366,546.28	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	40,954	81.44%	1,668,457,681.78	88.40%
Y	9,332	18.56%	218,908,864.50	11.60%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,283	96.02%	1,776,307,789.05	94.12%
Y	2,003	3.98%	111,058,757.23	5.88%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,286	100.00%	1,887,366,546.28	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,774	91.03%	1,776,636,574.19	94.13%
Y	4,512	8.97%	110,729,972.09	5.87%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,246	95.94%	1,806,404,179.14	95.71%
Second home/Holiday houses	1,881	3.74%	74,704,055.14	3.96%
Buy-to-let/Non-Owner occupied	57	0.11%	2,883,088.06	0.15%
Other	102	0.20%	3,375,223.94	0.18%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,902	25.66%	560,475,191.95	29.70%
Other Private Employees	7,953	15.82%	326,297,098.25	17.29%
Pensioner	8,547	17.00%	222,232,477.16	11.77%
Civil Servant	6,290	12.51%	209,651,803.39	11.11%
Other Self Employed	2,437	4.85%	121,785,568.74	6.45%
Civil Servant - Policeman	1,735	3.45%	76,703,741.77	4.06%
Unemployed	2,128	4.23%	63,009,887.29	3.34%
Teacher	1,976	3.93%	62,849,015.68	3.33%
Military Personnel	1,245	2.48%	51,580,327.84	2.73%
Salesman	1,257	2.50%	43,131,092.74	2.29%
Civil Servant - Primary School Teachers	1,459	2.90%	42,347,838.69	2.24%
Lawyers - Jurists	481	0.96%	31,084,900.16	1.65%
Accountant	635	1.26%	26,882,697.09	1.42%
Housewife	792	1.57%	26,155,143.80	1.39%
Independent Means	449	0.89%	23,179,761.73	1.23%
Grand Total	50,286	100.00%	1,887,366,546.28	100.00%