

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: 36
Reporting Date: 20/12/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	01/11/2021	30/11/2021

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

I Programme Details as of 20/12/2021

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			

* As of 13/12/2021 Final Maturity has been amended from 20/01/2022 to 22/01/2024 and Final Extended Maturity from 20/01/2072 to 22/01/2074 accordingly

Fixed Rate Bonds 0%
Liability WAL (in years) 2.03

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-21	20-Jan-22	61	Act/360	0.0000%	0.00	-
2	22-Nov-21	21-Feb-22	28	Act/360	0.0000%	0.00	-
3	20-Oct-21	20-Jan-22	61	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 30/11/2021			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	254,567,072.12	1,633,967,653.63	1,878,039,630.73	261,523,083.50	1,662,748,956.70	1,909,213,082.14
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	254,567,072.12	1,632,022,703.29	1,876,094,680.39	261,523,083.50	1,661,743,903.64	1,908,208,029.08
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	240,582,249.24	1,599,757,444.36	1,830,421,154.08	247,981,546.44	1,628,142,573.46	1,861,844,907.30
A.4	Aggregate Original Principal O/S balance	399,200,930.25	3,394,781,406.77	3,793,982,337.02	406,220,703.13	3,431,317,910.98	3,837,538,614.11
A.5	Average Current Principal O/S balance	70,517.19	33,701.17	36,050.98	71,298.55	33,871.44	36,188.12
A.6	Average Original Principal O/S balance	110,581.98	70,018.59	72,829.55	110,747.19	69,898.51	72,738.52
A.7	Maximum Current Principal O/S balance	788,970.51	1,008,310.20	1,008,310.20	788,970.51	1,011,103.43	1,011,103.43
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	3,610	48,484	52,094	3,668	49,090	52,758
A.10	Weighted Average Seasoning (years)	15.0	14.0	14.1	14.9	13.9	14.0
A.11	Weighted Average Remaining Maturity (years)	13.43	14.95	14.76	13.51	15.01	14.81
A.12	Weighted Average Current Indexed LTV percent (%)	64.84	49.49	51.48	64.13	49.70	51.56
A.13	Weighted Average Current Unindexed LTV percent (%)	46.78	37.12	38.38	46.30	37.31	38.47
A.14	Weighted Average Original LTV percent (%)	63.65	60.66	61.05	63.83	60.87	61.25
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.26	2.05	0.63	2.27	2.06
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.01	0.83	0.55	1.01	0.83
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.70	91.83	92.72	98.30	98.20	98.22
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.15	7.38	6.57	1.34	1.44	1.42
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.15	0.67	0.60	0.37	0.30	0.31
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	-	0.12	0.10	-	0.06	0.05
A.21	FX Rate	1.0430			1.0611		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2021					
		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	4,954	2,085,591.55	71,896	13,106,345.97	76,850	14,651,599.19
B.2	Partial Prepayments	4	89,478.85	84	844,640.20	88	899,296.87
B.3	Whole Prepayments	9	368,769.15	88	1,903,887.08	97	2,194,164.24
B.4	Total Principal Receipts (B1+B2+B3)	-	2,543,839.55	-	15,854,873.25	-	17,745,060.31

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2021					
		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	3,867	130,882.67	57,476	3,315,758.97	61,343	3,441,245.71
C.2	Interest From Overdues	975	621.40	9,225	6,333.15	10,200	6,928.93
C.3	Total Interest Receipts (C1+C2)	-	131,504.07	-	3,322,092.12	71,543	3,448,174.64
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2021					
		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	3,575	251,249,845.69	43,309	1,500,439,316.66	46,884	1,741,330,827.39
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	3,317,226.43	5,135	131,583,386.63	5,170	134,763,853.01
A.3	Totals (A1+ A2)	3,610	254,567,072.12	48,444	1,632,022,703.29	52,054	1,876,094,680.39
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	40	1,944,950.34	40	1,944,950.34
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	40	1,944,950.34	40	1,944,950.34

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2021					
		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	32	2,936,799.24	4,781	120,655,942.00	4,813	123,471,665.14
B.2	60 Days < Installment <= 89 Days	3	380,427.19	354	10,927,444.63	357	11,292,187.86
B.3	Total (B1+B2=A4)	35	3,317,226.43	5,135	131,583,386.63	5,170	134,763,853.01
B.4	90 Days < Installment <= 119 Days	0	0.00	38	1,869,809.20	38	1,869,809.20
B.5	120 Days < Installment <= 360 Days	0	0.00	2	75,141.14	2	75,141.14
B.6	Total (B4+B5=A4)	0	0.00	40	1,944,950.34	40	1,944,950.34

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2021					
		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	4,329,981.85	0.00	12,942,423.76	0.00	17,093,892.46
A.2	Number of Loans	0	49	0	498	0	547



Statutory Tests

as of 30/11/2021

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	0.00	
Total Bonds Amount	1,500,000,000.00	
Current Outstanding Balance of Loans	1,878,039,630.73	
A. Adjusted Outstanding Principal of Loans ²	1,830,421,154.08	
B. Accrued Interest on Loans	4,087,164.17	
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	10,138,888.89	
Nominal Value (A+B+C+D-Z)	1,824,369,429.37	
Bonds / Nominal Value Assets Percentage	1,734,104,046.24	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,130,533,271.80	
Net Present Value of Liabilities	1,509,645,567.55	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,101,312,228.87	
Net Present Value of Liabilities	1,504,606,939.17	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,229,915,812.24	
Net Present Value of Liabilities	1,547,049,212.82	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	30,356,904.44	
Interest due on all series of covered bonds during 1st year	336,526.44	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	189,714.61	
Required Reserve Amount	259,684.66	
Amount credited to the account (payment to BoNY)	69,970.05	
Available (Outstanding) Reserve Amount t	259,684.66	

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	3,610	6.93%	244,071,977.10	13.00%
EUR	48,484	93.07%	1,633,967,653.63	87.00%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,123	27.11%	336,576,905.38	8.87%
37.501 - 75.000	19,584	37.59%	1,111,258,354.09	29.29%
75.001 - 100.000	8,162	15.67%	726,760,703.37	19.16%
100.001 - 150.000	6,879	13.20%	850,210,426.10	22.41%
150.001 - 250.000	2,621	5.03%	495,137,793.65	13.05%
250.001 - 500.000	637	1.22%	207,982,988.21	5.48%
500.001 +	88	0.17%	66,055,166.22	1.74%
Grand Total	52,094	100.00%	3,793,982,337.02	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,325	65.89%	588,490,510.47	31.34%
37.501 - 75.000	12,287	23.59%	646,609,033.42	34.43%
75.001 - 100.000	2,822	5.42%	242,486,383.12	12.91%
100.001 - 150.000	1,834	3.52%	218,663,097.69	11.64%
150.001 - 250.000	659	1.27%	121,190,251.23	6.45%
250.001 - 500.000	146	0.28%	47,362,054.93	2.52%
500.001 +	21	0.04%	13,238,299.88	0.70%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,095	27.06%	346,523,646.34	18.45%
2005	5,122	9.83%	226,105,205.55	12.04%
2006	7,563	14.52%	337,885,916.99	17.99%
2007	7,830	15.03%	274,893,930.36	14.64%
2008	4,732	9.08%	168,864,176.71	8.99%
2009	2,868	5.51%	109,474,165.56	5.83%
2010	2,675	5.13%	110,945,824.69	5.91%
2011	1,624	3.12%	58,606,313.84	3.12%
2012	1,398	2.68%	46,680,991.86	2.49%
2013	1,034	1.98%	33,743,447.46	1.80%
2014	394	0.76%	12,420,064.27	0.66%
2015	218	0.42%	8,724,623.34	0.46%
2016	249	0.48%	12,961,377.11	0.69%
2017	491	0.94%	25,665,501.58	1.37%
2018	753	1.45%	40,199,369.59	2.14%
2019	359	0.69%	19,333,529.98	1.03%
2020	132	0.25%	7,458,185.14	0.40%
2021	557	1.07%	37,553,360.35	2.00%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	10,191	19.56%	108,592,779.14	5.78%
2026 - 2030	15,194	29.17%	377,155,689.73	20.08%
2031 - 2035	10,693	20.53%	437,842,658.09	23.31%
2036 - 2040	7,780	14.93%	420,581,736.28	22.39%
2041 - 2045	3,684	7.07%	229,611,609.61	12.23%
2046 +	4,552	8.74%	304,255,157.88	16.20%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,064	15.48%	73,439,208.82	3.91%
40.01 - 60 months	4,495	8.63%	79,691,469.67	4.24%
60.01 - 90 months	6,626	12.72%	143,544,978.77	7.64%
90.01 - 120 months	8,624	16.55%	278,243,686.76	14.82%
120.01 - 150 months	5,219	10.02%	202,559,523.51	10.79%
150.01 - 180 months	5,063	9.72%	249,176,145.18	13.27%
over 180 months	14,003	26.88%	851,384,618.02	45.33%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,833	9.28%	307,596,711.17	16.38%
1.01% - 2.00%	28,214	54.16%	1,041,693,032.54	55.47%
2.01% - 3.00%	3,012	5.78%	91,079,912.08	4.85%
3.01% - 4.00%	3,054	5.86%	148,873,606.51	7.93%
4.01% - 5.00%	9,644	18.51%	228,273,642.52	12.15%
5.01% - 6.00%	865	1.66%	19,102,129.38	1.02%
6.01% - 7.00%	1,266	2.43%	22,424,250.45	1.19%
7.01% +	1,206	2.32%	19,006,346.08	1.01%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,672	30.08%	205,730,134.10	10.95%
20.01% - 30.00%	8,120	15.59%	217,103,344.08	11.56%
30.01% - 40.00%	6,906	13.26%	252,434,932.00	13.44%
40.01% - 50.00%	6,326	12.14%	288,271,522.95	15.35%
50.01% - 60.00%	5,057	9.71%	267,600,329.11	14.25%
60.01% - 70.00%	3,808	7.31%	224,086,807.21	11.93%
70.01% - 80.00%	2,676	5.14%	167,300,542.33	8.91%
80.01% - 90.00%	1,781	3.42%	121,179,325.98	6.45%
90.01% - 100.00%	1,025	1.97%	77,028,611.50	4.10%
100.00% +	723	1.39%	57,304,081.47	3.05%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,302	37.05%	314,306,072.22	16.74%
20.01% - 30.00%	10,369	19.90%	343,461,260.26	18.29%
30.01% - 40.00%	9,275	17.80%	407,798,808.68	21.71%
40.01% - 50.00%	6,304	12.10%	341,722,202.34	18.20%
50.01% - 60.00%	4,035	7.75%	256,301,395.38	13.65%
60.01% - 70.00%	2,039	3.91%	144,174,165.00	7.68%
70.01% - 80.00%	609	1.17%	49,933,483.33	2.66%
80.01% - 90.00%	107	0.21%	11,755,118.08	0.63%
90.01% - 100.00%	32	0.06%	5,802,379.06	0.31%
100.00% +	22	0.04%	2,784,746.37	0.15%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,538	6.79%	54,195,282.92	2.89%
20.01% - 30.00%	4,743	9.10%	106,051,866.09	5.65%
30.01% - 40.00%	6,452	12.39%	173,609,124.79	9.24%
40.01% - 50.00%	7,989	15.34%	257,681,146.47	13.72%
50.01% - 60.00%	8,452	16.22%	317,354,270.27	16.90%
60.01% - 70.00%	7,599	14.59%	318,810,565.79	16.98%
70.01% - 80.00%	7,290	13.99%	331,228,507.58	17.64%
80.01% - 90.00%	3,652	7.01%	176,171,529.14	9.38%
90.01% - 100.00%	2,113	4.06%	130,191,556.33	6.93%
100.00% +	266	0.51%	12,745,781.36	0.68%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,930	40.18%	898,186,745.49	47.83%
Thessaloniki	7,600	14.59%	247,421,645.72	13.17%
Macedonia	6,119	11.75%	165,702,806.58	8.82%
Peloponnese	3,846	7.38%	125,569,995.52	6.69%
Thessaly	3,723	7.15%	103,397,000.73	5.51%
Stereia Ellada	2,840	5.45%	84,391,423.19	4.49%
Creta Island	2,109	4.05%	78,008,768.23	4.15%
Ionian Islands	822	1.58%	31,586,892.00	1.68%
Thrace	1,350	2.59%	39,989,119.26	2.13%
Epirus	1,579	3.03%	47,744,940.42	2.54%
Aegean Islands	1,176	2.26%	56,040,293.61	2.98%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12 months	585	1.12%	39,234,612.08	2.09%
12 - 24 months	122	0.23%	6,631,300.35	0.35%
24 - 36 months	396	0.76%	21,480,998.36	1.14%
36 - 60 months	1,203	2.31%	63,741,705.84	3.39%
60 - 96 months	831	1.60%	32,490,336.36	1.73%
over 96 months	48,957	93.98%	1,714,460,677.74	91.29%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	134,782.58	0.01%
5 - 10 years	473	0.91%	6,626,514.01	0.35%
10 - 15 years	6,780	13.01%	85,718,419.00	4.56%
15 - 20 years	9,397	18.04%	216,840,645.01	11.55%
20 - 25 years	9,974	19.15%	371,057,705.20	19.76%
25 - 30 years	16,836	32.32%	675,810,101.72	35.98%
30 - 35 years	3,722	7.14%	214,282,583.25	11.41%
35 years +	4,901	9.41%	307,568,879.96	16.38%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40,607	77.95%	1,385,035,393.69	73.75%
Houses	11,487	22.05%	493,004,237.05	26.25%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,302	21.70%	413,623,574.22	22.02%
Purchase	28,082	53.91%	1,073,439,070.06	57.16%
Repair	9,679	18.58%	303,425,271.29	16.16%
Construction (re-mortgage)	105	0.20%	6,392,983.26	0.34%
Purchase (re-mortgage)	592	1.14%	27,751,367.70	1.48%
Repair (re-mortgage)	303	0.58%	12,569,830.49	0.67%
Equity Release	2,031	3.90%	40,837,533.71	2.17%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	51,923	99.67%	1,862,716,205.42	99.18%
Balloon	171	0.33%	15,323,425.32	0.82%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	51,064	98.02%	1,836,939,665.62	97.81%
Fixed Converting to Floating	755	1.45%	39,352,069.35	2.10%
Fixed to Maturity	275	0.53%	1,747,895.77	0.09%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

Fixed rate assets 2.19%
Assets' WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,080	6.03%	207,270,897.33	11.28%
Libor 3 Months (CHF)	457	0.89%	33,108,837.84	1.80%
ECB Tracker	24,969	48.90%	864,319,263.30	47.05%
Euribor 1 Month	1,870	3.66%	79,773,365.30	4.34%
Euribor 3 Months	8,929	17.49%	398,125,634.78	21.67%
Libor 1 Month (Euro)	36	0.07%	656,923.04	0.04%
Eurobank OEK's Rate	113	0.22%	1,791,086.62	0.10%
Euribor 6 Months	6	0.01%	15,147.28	0.00%
TBank OEK's Rate	66	0.13%	773,295.72	0.04%
TBank OG Rate	19	0.04%	278,526.37	0.02%
Originator Rate	11,519	22.56%	250,826,688.03	13.65%
Grand Total	51,064	100.00%	1,836,939,665.62	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	67	8.87%	2,484,353.18	6.31%
Euribor 1 Month	52	6.89%	2,103,898.06	5.35%
Euribor 3 Months	492	65.17%	29,591,769.49	75.20%
Originator Rate	144	19.07%	5,172,048.62	13.14%
Grand Total	755	100.00%	39,352,069.35	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	0	0.00%	0.00	0.00%
1 Jan 2022 +	755	100.00%	39,352,069.35	100.00%
Grand Total	755	100.00%	39,352,069.35	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,094	100.00%	1,878,039,630.73	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	52,094	100.00%	1,878,039,630.73	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	42,015	80.65%	1,642,932,315.10	87.48%
Y	10,079	19.35%	235,107,315.64	12.52%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,938	95.86%	1,758,271,785.99	93.62%
Y	2,156	4.14%	119,767,844.75	6.38%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,094	100.00%	1,878,039,630.73	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,055	90.33%	1,754,111,147.50	93.40%
Y	5,039	9.67%	123,928,483.23	6.60%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	50,162	96.29%	1,806,155,031.62	96.17%
Second home/Holiday houses	1,795	3.45%	66,853,487.53	3.56%
Buy-to-let/Non-Owner occupied	36	0.07%	1,715,418.95	0.09%
Other	101	0.19%	3,315,692.64	0.18%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,457	25.83%	562,498,764.55	29.95%
Other Private Employees	7,866	15.10%	285,433,928.29	15.20%
Pensioner	9,020	17.31%	240,146,889.50	12.79%
Civil Servant	6,406	12.30%	208,936,867.62	11.13%
Other Self Employed	2,482	4.76%	115,785,942.76	6.17%
Unemployed	2,502	4.80%	75,350,037.09	4.01%
Civil Servant - Policeman	1,672	3.21%	71,122,196.69	3.79%
Teacher	2,085	4.00%	66,730,488.08	3.55%
Military Personnel	1,256	2.41%	52,259,621.56	2.78%
Civil Servant - Primary School Teachers	1,509	2.90%	45,160,841.00	2.40%
Salesman	1,310	2.51%	41,493,753.84	2.21%
Lawyers - Jurists	503	0.97%	32,046,382.40	1.71%
Housewife	869	1.67%	29,166,514.84	1.55%
Accountant	694	1.33%	28,418,169.77	1.51%
Independent Means	463	0.89%	23,489,232.77	1.25%
Grand Total	52,094	100.00%	1,878,039,630.73	100.00%