

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **48**

Reporting Date: **20/12/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/11/2022	30/11/2022

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

I Programme Details as of 20/12/2022

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) 1.02

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-22	20-Jan-23	61	Act/360	1.9560%	1,657,166.67	-
2	21-Nov-22	20-Feb-23	29	Act/360	2.3020%	927,194.44	-
3	20-Oct-22	20-Jan-23	61	Act/360	1.9560%	1,657,166.67	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2022			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	216,069,988.31	1,608,021,562.89	1,827,292,912.91	219,475,851.22	1,629,311,712.20	1,850,446,071.11
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	216,069,988.31	1,606,901,881.94	1,826,173,231.96	219,475,851.22	1,627,991,904.48	1,849,126,263.39
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	208,688,671.10	1,596,883,943.13	1,808,664,612.00	212,062,398.95	1,617,557,290.95	1,831,222,176.54
A.4	Aggregate Original Principal O/S balance	358,134,431.51	3,282,261,730.68	3,640,396,162.19	361,775,249.52	3,317,051,700.08	3,678,826,949.60
A.5	Average Current Principal O/S balance	67,416.53	34,923.59	37,103.15	67,697.67	34,996.06	37,158.30
A.6	Average Original Principal O/S balance	111,742.41	71,285.33	73,918.17	111,590.14	71,247.11	73,873.51
A.7	Maximum Current Principal O/S balance	673,707.84	980,234.09	980,234.09	675,627.44	980,234.09	980,234.09
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	3,205	46,044	49,249	3,242	46,557	49,799
A.10	Weighted Average Seasoning (years)	16.00	13.32	13.64	15.9	13.3	13.6
A.11	Weighted Average Remaining Maturity (years)	13.05	15.40	15.11	13.06	15.42	15.14
A.12	Weighted Average Current Indexed LTV percent (%)	59.06	44.40	46.16	58.99	44.55	46.28
A.13	Weighted Average Current Unindexed LTV percent (%)	47.03	38.08	39.16	46.96	38.21	39.26
A.14	Weighted Average Original LTV percent (%)	63.78	64.56	64.47	63.84	64.55	64.47
A.15	Weighted Average Interest Rate - Total (%)	1.73	3.69	3.46	1.26	3.36	3.11
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.60	2.73	2.28	1.17	2.34	1.88
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.15	92.29	92.99	98.33	92.17	92.90
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.71	7.07	6.42	1.50	7.14	6.47
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.13	0.58	0.52	0.17	0.61	0.56
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.07	0.06		0.08	0.07
A.21	FX Rate	0.9854			0.9925		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2022					
		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	4,648	1,786,237.46	60,526	11,163,604.32	65,174	13,115,245.29
B.2	Partial Prepayments	8	222,476.70	215	2,640,045.78	223	2,901,638.24
B.3	Whole Prepayments	15	555,168.00	163	3,737,530.21	178	4,348,074.65
B.4	Total Principal Receipts (B1+B2+B3)	-	2,563,882.16	-	17,541,180.31	-	20,364,958.18

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2022					
		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	3,663	230,388.05	52,684	4,531,028.60	56,347	4,764,830.15
C.2	Interest From Overdues	1,530	1,127.84	12,680	9,116.06	14,210	10,260.61
C.3	Total Interest Receipts (C1+C2)	-	231,515.89	-	4,540,144.66	70,557	4,775,090.76
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2022					
		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	3,160	212,082,297.84	41,097	1,483,966,168.30	44,257	1,699,190,744.96
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	45	3,987,690.47	4,914	122,935,713.64	4,959	126,982,487.00
A.3	Totals (A1+ A2)	3,205	216,069,988.31	46,011	1,606,901,881.94	49,216	1,826,173,231.96
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	33	1,119,680.95	33	1,119,680.95
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	33	1,119,680.95	33	1,119,680.95

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2022					
		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	41	3,699,889.17	4,590	113,645,192.66	4,631	117,399,900.57
B.2	60 Days < Installment <= 89 Days	4	287,801.30	324	9,290,520.98	328	9,582,586.44
B.3	Total (B1+B2=A4)	45	3,987,690.47	4,914	122,935,713.64	4,959	126,982,487.00
B.4	90 Days < Installment <= 119 Days	0	0.00	33	1,119,680.95	33	1,119,680.95
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	33	1,119,680.95	33	1,119,680.95

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2022					
		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	847,770.86	0.00	3,780,162.10	0.00	4,640,493.80
A.2	Number of Loans	0	19	0	330	0	349



Statutory Tests

as of 30/11/2022

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	2,601,722.22	
Total Bonds Amount	1,502,601,722.22	
Current Outstanding Balance of Loans	1,827,292,912.91	
A. Adjusted Outstanding Principal of Loans ²	1,808,664,612.00	
B. Accrued Interest on Loans	5,880,677.92	
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	7,618,055.56	
Nominal Value (A+B+C+D-Z)	1,806,927,234.36	
Bonds / Nominal Value Assets Percentage	1,737,111,817.60	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,049,392,620.72	
Net Present Value of Liabilities	1,507,907,745.54	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,993,206,870.76	
Net Present Value of Liabilities	1,503,636,494.74	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,118,604,635.92	
Net Present Value of Liabilities	1,512,630,704.02	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	71,863,418.37	
Interest due on all series of covered bonds during 1st year	45,591,787.67	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	43,532,783.54	
Required Reserve Amount	45,366,958.75	
Amount credited to the account (payment to BoNY)	1,834,175.21	
Available (Outstanding) Reserve Amount t	45,366,958.75	

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	3,205	6.51%	219,271,350.02	12.00%
EUR	46,044	93.49%	1,608,021,562.89	88.00%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	12,860	26.11%	312,065,281.82	8.57%
37.501 - 75.000	18,645	37.86%	1,057,631,023.24	29.05%
75.001 - 100.000	7,841	15.92%	698,835,247.84	19.20%
100.001 - 150.000	6,618	13.44%	819,297,665.54	22.51%
150.001 - 250.000	2,584	5.25%	489,001,715.37	13.43%
250.001 - 500.000	620	1.26%	202,636,838.62	5.57%
500.001 +	81	0.16%	60,928,389.76	1.67%
Grand Total	49,249	100.00%	3,640,396,162.19	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,771	64.51%	547,739,788.59	29.98%
37.501 - 75.000	11,957	24.28%	629,775,867.65	34.46%
75.001 - 100.000	2,848	5.78%	245,358,861.50	13.43%
100.001 - 150.000	1,854	3.76%	222,123,417.70	12.16%
150.001 - 250.000	643	1.31%	118,549,167.33	6.49%
250.001 - 500.000	157	0.32%	51,402,010.56	2.81%
500.001 +	19	0.04%	12,343,799.58	0.68%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	12,735	25.86%	293,449,809.07	16.06%
2005	4,869	9.89%	199,943,811.97	10.94%
2006	7,078	14.37%	302,082,342.85	16.53%
2007	5,613	11.40%	239,441,102.44	13.10%
2008	4,345	8.82%	144,272,749.07	7.90%
2009	2,724	5.53%	94,337,366.46	5.16%
2010	2,558	5.19%	96,732,767.07	5.29%
2011	1,535	3.12%	52,566,038.09	2.88%
2012	1,228	2.49%	40,864,564.61	2.24%
2013	965	1.96%	29,927,046.06	1.64%
2014	362	0.74%	11,253,577.10	0.62%
2015	203	0.41%	8,124,852.88	0.44%
2016	241	0.49%	12,156,764.57	0.67%
2017	470	0.95%	23,191,169.15	1.27%
2018	738	1.50%	37,271,848.17	2.04%
2019	489	0.99%	27,644,566.85	1.51%
2020	469	0.95%	33,518,899.18	1.83%
2021	1,931	3.92%	131,046,942.80	7.17%
2022	696	1.41%	49,466,694.52	2.71%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	6,555	13.31%	58,465,771.82	3.20%
2026 - 2030	14,488	29.42%	313,541,451.31	17.16%
2031 - 2035	10,623	21.57%	403,941,000.12	22.11%
2036 - 2040	8,016	16.28%	415,353,267.55	22.73%
2041 - 2045	4,160	8.45%	254,572,321.87	13.93%
2046 +	5,407	10.98%	381,419,100.24	20.87%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,056	14.33%	67,150,444.93	3.67%
40.01 - 60 months	4,462	9.06%	70,028,090.77	3.83%
60.01 - 90 months	6,375	12.94%	148,034,737.08	8.10%
90.01 - 120 months	8,233	16.72%	258,111,231.88	14.13%
120.01 - 150 months	3,829	7.77%	152,917,174.29	8.37%
150.01 - 180 months	5,996	12.17%	294,180,986.82	16.10%
over 180 months	13,298	27.00%	836,870,247.13	45.80%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	26	0.05%	2,096,990.55	0.11%
1.01% - 2.00%	2,632	5.34%	192,791,038.65	10.55%
2.01% - 3.00%	11,402	23.15%	437,549,229.84	23.95%
3.01% - 4.00%	19,145	38.87%	760,522,876.10	41.62%
4.01% - 5.00%	10,333	20.98%	261,058,933.14	14.29%
5.01% - 6.00%	3,109	6.31%	124,197,422.99	6.80%
6.01% - 7.00%	1,379	2.80%	30,578,803.21	1.67%
7.01% +	1,223	2.48%	18,497,618.42	1.01%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,704	33.92%	240,743,606.74	13.17%
20.01% - 30.00%	7,965	16.17%	242,815,143.70	13.29%
30.01% - 40.00%	7,055	14.33%	291,615,744.12	15.96%
40.01% - 50.00%	5,938	12.06%	297,294,038.36	16.27%
50.01% - 60.00%	4,638	9.42%	272,861,362.91	14.93%
60.01% - 70.00%	3,361	6.82%	221,685,095.66	12.13%
70.01% - 80.00%	2,114	4.29%	147,286,769.51	8.06%
80.01% - 90.00%	946	1.92%	68,651,987.90	3.76%
90.01% - 100.00%	294	0.60%	24,805,878.45	1.36%
100.00% +	234	0.48%	19,533,285.56	1.07%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

CURRENT LTV_Unindexed					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	18,250		37.06%	302,121,920.01	16.53%
20.01% - 30.00%	9,885		20.07%	333,176,734.59	18.23%
30.01% - 40.00%	8,649		17.56%	386,355,474.71	21.14%
40.01% - 50.00%	5,536		11.24%	310,079,784.24	16.97%
50.01% - 60.00%	3,689		7.49%	239,108,961.00	13.09%
60.01% - 70.00%	2,243		4.55%	166,323,338.72	9.10%
70.01% - 80.00%	831		1.69%	68,970,767.18	3.77%
80.01% - 90.00%	112		0.23%	11,966,971.63	0.65%
90.01% - 100.00%	33		0.07%	6,712,699.88	0.37%
100.00% +	21		0.04%	2,476,260.97	0.14%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

ORIGINAL LTV					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,983		6.06%	46,167,265.90	2.53%
20.01% - 30.00%	4,320		8.77%	95,888,787.79	5.25%
30.01% - 40.00%	6,003		12.19%	161,765,510.13	8.85%
40.01% - 50.00%	7,536		15.30%	243,525,763.54	13.33%
50.01% - 60.00%	8,046		16.34%	306,479,490.36	16.77%
60.01% - 70.00%	7,197		14.61%	313,734,324.37	17.17%
70.01% - 80.00%	7,039		14.29%	331,323,352.54	18.13%
80.01% - 90.00%	3,436		6.98%	160,701,934.57	8.79%
90.01% - 100.00%	2,035		4.13%	119,817,773.17	6.56%
100.00% +	654		1.33%	47,888,710.54	2.62%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

LOCATION OF PROPERTY					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,093		40.80%	899,312,601.08	49.22%
Thessaloniki	7,096		14.41%	237,737,658.45	13.01%
Macedonia	5,652		11.48%	152,762,287.44	8.36%
Peloponnese	3,666		7.44%	118,581,752.44	6.49%
Thessaly	3,488		7.08%	100,100,232.28	5.48%
Sterea Ellada	2,662		5.41%	79,551,309.76	4.35%
Creta Island	1,970		4.00%	72,984,493.18	3.99%
Ionian Islands	783		1.59%	29,858,154.21	1.63%
Thrace	1,255		2.55%	37,841,869.54	2.07%
Epirus	1,461		2.97%	43,908,076.13	2.40%
Aegean Islands	1,123		2.28%	54,654,478.40	2.99%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

SEASONING					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	954		1.94%	66,691,724.85	3.65%
12 - 24	1,735		3.52%	117,998,269.01	6.46%
24 - 36	450		0.91%	32,032,089.28	1.75%
36 - 60	1,200		2.44%	62,969,274.58	3.45%
60 - 96	897		1.82%	42,630,213.94	2.33%
over 96	44,013		89.37%	1,504,971,341.25	82.36%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

LEGAL LOAN TERM					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	10		0.02%	108,749.16	0.01%
5 - 10 years	402		0.82%	7,299,956.44	0.40%
10 - 15 years	4,732		9.61%	68,431,583.85	3.74%
15 - 20 years	8,564		17.39%	201,359,438.86	11.02%
20 - 25 years	10,132		20.57%	366,607,172.68	20.06%
25 - 30 years	16,874		34.26%	676,523,956.84	37.02%
30 - 35 years	3,814		7.74%	217,147,229.64	11.88%
35 years +	4,721		9.59%	289,814,825.43	15.86%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

REAL ESTATE TYPE					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	38,338		77.85%	1,347,093,614.43	73.72%
Houses	10,911		22.15%	480,199,298.48	26.28%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

LOAN PURPOSE					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,333		20.98%	388,282,170.63	21.25%
Purchase	27,099		55.02%	1,083,103,988.41	59.27%
Repair	9,088		18.45%	278,583,941.19	15.25%
Construction (re-mortgage)	99		0.20%	5,840,355.86	0.32%
Purchase (re-mortgage)	546		1.11%	25,169,639.07	1.38%
Repair (re-mortgage)	273		0.55%	11,389,278.36	0.62%
Equity Release	1,811		3.68%	34,923,539.39	1.91%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

INTEREST PAYMENT FREQUENCY					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	49,113		99.72%	1,813,732,053.65	99.26%
Balloon	136		0.28%	13,560,859.26	0.74%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

INTEREST RATE TYPE					
	Num of Loans		% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,754		92.90%	1,602,240,789.55	87.68%
Fixed Converting to Floating	3,314		6.73%	223,258,894.10	12.22%
Fixed to Maturity	181		0.37%	1,793,229.26	0.10%
Grand Total	49,249		100.00%	1,827,292,912.91	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	21,781	47.60%	745,019,891.16	46.50%
Euribor 1 Month	1,678	3.67%	69,184,279.18	4.32%
Euribor 3 Months	8,417	18.40%	353,925,725.44	22.09%
Eurobank OEK's Rate	96	0.21%	1,416,728.28	0.09%
Originator Rate	10,548	23.05%	215,874,102.59	13.47%
Saron 1M ISDA (CHF)	2,728	5.96%	186,347,407.42	11.63%
Saron 3M ISDA (CHF)	414	0.90%	29,176,541.35	1.82%
ESTR 1M ISDA (EUR)	30	0.07%	477,231.22	0.03%
Other	62	0.14%	818,882.92	0.05%
Grand Total	45,754	100.00%	1,602,240,789.55	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	34	1.03%	1,459,836.81	0.65%
Euribor 1 Month	47	1.42%	1,785,763.58	0.80%
Euribor 3 Months	3,125	94.30%	216,624,057.24	97.03%
Originator Rate	108	3.26%	3,389,236.47	1.52%
Grand Total	3,314	100.00%	223,258,894.10	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	10	0.30%	378,440.75	0.17%
1 Jan 2023 - 31 Dec 2023	94	2.84%	3,652,101.38	1.64%
1 Jan 2024 - 31 Dec 2025	114	3.44%	6,990,401.44	3.13%
1 Jan 2026 - 31 Dec 2030	292	8.81%	18,045,039.88	8.08%
1 Jan 2031 - 31 Dec 2035	732	22.09%	48,636,083.21	21.78%
1 Jan 2036 - 31 Dec 2040	783	23.63%	51,784,991.41	23.20%
1 Jan 2041 +	1,289	38.90%	93,771,836.03	42.00%
Grand Total	3,314	100.00%	223,258,894.10	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,249	100.00%	1,827,292,912.91	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	49,249	100.00%	1,827,292,912.91	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	40,145	81.51%	1,614,778,329.97	88.37%
Y	9,104	18.49%	212,514,582.94	11.63%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,293	96.03%	1,721,404,631.29	94.21%
Y	1,956	3.97%	105,888,281.62	5.79%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,249	100.00%	1,827,292,912.91	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,842	91.05%	1,720,043,297.43	94.13%
Y	4,407	8.95%	107,249,615.48	5.87%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	47,249	95.94%	1,748,648,132.37	95.70%
Second home/Holiday houses	1,843	3.74%	72,537,524.87	3.97%
Buy-to-let/Non-Owner occupied	57	0.12%	2,792,718.39	0.15%
Other	100	0.20%	3,314,537.29	0.18%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,610	25.60%	541,669,422.95	29.64%
Other Private Employees	7,791	15.82%	313,374,226.10	17.15%
Pensioner	8,434	17.13%	216,765,578.72	11.86%
Civil Servant	6,195	12.58%	204,768,519.06	11.21%
Other Self Employed	2,371	4.81%	118,955,936.17	6.51%
Civil Servant - Policeman	1,715	3.48%	75,233,922.45	4.12%
Teacher	1,929	3.92%	60,694,039.83	3.32%
Unemployed	2,053	4.17%	60,596,557.44	3.32%
Military Personnel	1,222	2.48%	49,921,890.42	2.73%
Salesman	1,213	2.46%	41,653,505.61	2.28%
Civil Servant - Primary School Teachers	1,437	2.92%	41,219,576.31	2.26%
Lawyers - Jurists	467	0.95%	29,625,112.86	1.62%
Accountant	603	1.22%	25,868,572.72	1.42%
Housewife	768	1.56%	25,015,077.92	1.37%
Independent Means	441	0.90%	21,930,974.37	1.20%
Grand Total	49,249	100.00%	1,827,292,912.91	100.00%