

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **38**
Reporting Date: **21/2/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/01/2022	31/01/2022

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

I Programme Details as of 21/2/2022

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) **1.86**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-22	20-Apr-22	32	Act/360	0.0000%	0.00	-
2	22-Nov-21	21-Feb-22	91	Act/360	0.0000%	0.00	0.00
3	20-Jan-22	20-Apr-22	32	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 31/01/2022			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	248,219,580.08	1,631,154,075.35	1,869,734,986.61	252,046,262.60	1,651,045,491.24	1,895,016,319.43
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	248,219,580.08	1,629,894,431.92	1,868,475,343.18	252,046,262.60	1,648,952,433.92	1,892,923,262.11
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	236,661,693.53	1,605,084,411.77	1,832,556,243.31	239,658,161.77	1,623,507,396.62	1,855,487,032.44
A.4	Aggregate Original Principal O/S balance	392,430,565.73	3,377,869,929.85	3,770,300,495.58	396,880,065.49	3,408,895,978.33	3,805,776,043.82
A.5	Average Current Principal O/S balance	69,881.64	33,938.54	36,225.35	70,168.78	33,977.72	36,314.13
A.6	Average Original Principal O/S balance	110,481.58	70,281.51	73,048.02	110,490.00	70,153.44	72,929.94
A.7	Maximum Current Principal O/S balance	781,400.78	4,955,113.80	4,955,113.80	781,400.78	4,966,377.69	4,966,377.69
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	3,552	48,062	51,614	3,592	48,592	52,184
A.10	Weighted Average Seasoning (years)	15.2	13.9	14.0	15.1	13.8	14.0
A.11	Weighted Average Remaining Maturity (years)	13.37	15.04	14.83	13.41	15.08	14.86
A.12	Weighted Average Current Indexed LTV percent (%)	62.73	47.88	49.78	63.35	48.01	49.98
A.13	Weighted Average Current Unindexed LTV percent (%)	46.65	37.30	38.49	47.13	37.40	38.66
A.14	Weighted Average Original LTV percent (%)	63.78	61.01	61.36	63.78	61.01	61.37
A.15	Weighted Average Interest Rate - Total (%)	0.64	2.28	2.07	0.61	2.28	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	0.99	0.82	0.52	1.00	0.82
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.30	91.94	92.75	98.32	92.54	93.29
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.35	7.15	6.41	1.43	6.80	6.11
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.35	0.83	0.77	0.25	0.53	0.49
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	-	0.08	0.07	-	0.13	0.11
A.21	FX Rate	1.0404			1.0331		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/01/2022					
		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	5,695	2,209,181.96	57,512	11,457,847.56	63,207	13,222,107.33
B.2	Partial Prepayments	8	111,678.70	116	1,358,105.84	124	1,417,047.64
B.3	Whole Prepayments	14	859,893.05	138	2,193,451.24	152	2,968,169.91
B.4	Total Principal Receipts (B1+B2+B3)	-	3,180,753.71	-	15,009,404.64	-	17,607,324.87

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/01/2022					
		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	4,174	139,475.92	49,890	2,944,550.34	54,064	3,078,610.24
C.2	Interest From Overdues	1,452	931.45	12,219	8,327.16	13,671	9,222.44
C.3	Total Interest Receipts (C1+C2)	-	140,407.37	-	2,952,877.50	67,735	3,087,832.68
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/01/2022					
		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	3,497	244,011,559.31	42,889	1,499,730,593.48	46,386	1,734,266,886.55
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	55	4,208,020.77	5,127	130,163,838.44	5,182	134,208,456.63
A.3	Totals (A1+ A2)	3,552	248,219,580.08	48,016	1,629,894,431.92	51,568	1,868,475,343.18
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	46	1,259,643.43	46	1,259,643.43
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	46	1,259,643.43	46	1,259,643.43

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/01/2022					
		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	40	3,345,733.79	4,686	116,578,552.65	4,726	119,794,367.52
B.2	60 Days < Installment <= 89 Days	15	862,286.98	441	13,585,285.79	456	14,414,089.12
B.3	Total (B1+B2=A4)	55	4,208,020.77	5,127	130,163,838.44	5,182	134,208,456.63
B.4	90 Days < Installment <= 119 Days	0	0.00	34	983,831.88	34	983,831.88
B.5	120 Days < Installment <= 360 Days	0	0.00	12	275,811.55	12	275,811.55
B.6	Total (B4+B5=A4)	0	0.00	46	1,259,643.43	46	1,259,643.43

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/01/2022					
		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	816,861.81	0.00	4,884,256.92	0.00	5,669,398.99
A.2	Number of Loans	0	19	0	366	0	385



Statutory Tests

as of 31/1/2022

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	1,869,734,986.61	
A. Adjusted Outstanding Principal of Loans ²	1,832,556,243.31	
B. Accrued Interest on Loans	4,207,234.17	
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	13,930,555.56	
Nominal Value (A+B+C+D-Z)	1,822,832,921.92	
Bonds / Nominal Value Assets Percentage	1,734,104,046.24	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,130,975,282.74	
Net Present Value of Liabilities	1,514,896,836.15	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,095,632,225.45	
Net Present Value of Liabilities	1,509,953,826.64	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,212,922,966.43	
Net Present Value of Liabilities	1,561,806,366.36	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,915,380.99	
Interest due on all series of covered bonds during 1st year	969,783.52	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	284,008.18	
Required Reserve Amount	2,182,439.86	
Amount credited to the account (payment to BoNY)	1,898,431.68	
Available (Outstanding) Reserve Amount t	2,182,439.86	

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	3,552	6.88%	238,580,911.26	12.76%
EUR	48,062	93.12%	1,631,154,075.35	87.24%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,927	26.98%	333,104,536.63	8.83%
37.501 - 75.000	19,437	37.66%	1,102,644,030.47	29.25%
75.001 - 100.000	8,092	15.68%	720,825,229.50	19.12%
100.001 - 150.000	6,829	13.23%	844,071,417.09	22.39%
150.001 - 250.000	2,608	5.05%	492,580,254.89	13.06%
250.001 - 500.000	631	1.22%	205,573,489.09	5.45%
500.001 +	90	0.17%	71,501,537.91	1.90%
Grand Total	51,614	100.00%	3,770,300,495.58	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	33,926	65.73%	582,641,255.71	31.16%
37.501 - 75.000	12,221	23.68%	642,507,910.03	34.36%
75.001 - 100.000	2,828	5.48%	242,769,933.67	12.98%
100.001 - 150.000	1,825	3.54%	217,672,176.30	11.64%
150.001 - 250.000	650	1.26%	119,574,554.06	6.40%
250.001 - 500.000	140	0.27%	45,266,604.10	2.42%
500.001 +	24	0.05%	19,302,552.75	1.03%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,852	26.84%	336,482,622.56	18.00%
2005	5,103	9.89%	221,710,793.52	11.86%
2006	7,389	14.32%	332,565,210.69	17.79%
2007	7,541	14.61%	269,441,508.07	14.41%
2008	4,691	9.09%	164,005,557.12	8.77%
2009	2,864	5.55%	107,834,141.95	5.77%
2010	2,655	5.14%	108,801,861.10	5.82%
2011	1,605	3.11%	57,594,644.86	3.08%
2012	1,372	2.66%	45,772,702.74	2.45%
2013	1,023	1.98%	33,151,385.45	1.77%
2014	387	0.75%	12,249,546.14	0.66%
2015	214	0.41%	8,606,605.19	0.46%
2016	249	0.48%	12,869,164.82	0.69%
2017	484	0.94%	25,317,569.81	1.35%
2018	751	1.46%	39,510,776.21	2.11%
2019	372	0.72%	19,866,143.57	1.06%
2020	163	0.32%	10,372,890.17	0.55%
2021	899	1.74%	63,581,862.65	3.40%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	9,551	18.50%	99,208,328.89	5.31%
2026 - 2030	15,076	29.21%	365,302,234.22	19.54%
2031 - 2035	10,679	20.69%	431,615,893.79	23.08%
2036 - 2040	7,835	15.18%	419,363,920.74	22.43%
2041 - 2045	3,769	7.30%	233,456,990.45	12.49%
2046 +	4,704	9.11%	320,787,618.53	17.16%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,793	15.10%	71,768,852.23	3.84%
40.01 - 60 months	4,954	9.60%	83,207,938.17	4.45%
60.01 - 90 months	6,007	11.64%	134,807,045.86	7.21%
90.01 - 120 months	8,657	16.77%	276,268,805.92	14.78%
120.01 - 150 months	5,027	9.74%	192,625,301.14	10.30%
150.01 - 180 months	5,286	10.24%	261,374,327.52	13.98%
over 180 months	13,890	26.91%	849,682,715.77	45.44%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,836	9.37%	302,896,260.70	16.20%
1.01% - 2.00%	27,654	53.58%	1,019,900,391.30	54.55%
2.01% - 3.00%	2,992	5.80%	92,223,686.21	4.93%
3.01% - 4.00%	3,355	6.50%	171,966,227.44	9.20%
4.01% - 5.00%	9,538	18.48%	224,189,188.02	11.99%
5.01% - 6.00%	835	1.62%	18,248,054.89	0.98%
6.01% - 7.00%	1,229	2.38%	21,895,679.56	1.17%
7.01% +	1,175	2.28%	18,415,498.50	0.98%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,106	31.20%	218,221,422.72	11.67%
20.01% - 30.00%	8,129	15.75%	225,361,550.08	12.05%
30.01% - 40.00%	7,066	13.69%	267,051,709.56	14.28%
40.01% - 50.00%	6,263	12.13%	291,885,687.26	15.61%
50.01% - 60.00%	4,992	9.67%	269,097,157.59	14.39%
60.01% - 70.00%	3,658	7.09%	226,947,020.86	12.14%
70.01% - 80.00%	2,512	4.87%	160,730,662.43	8.60%
80.01% - 90.00%	1,544	2.99%	107,596,001.07	5.75%
90.01% - 100.00%	827	1.60%	60,369,028.79	3.23%
100.00% +	517	1.00%	42,474,746.26	2.27%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,165	37.13%	312,759,314.13	16.73%
20.01% - 30.00%	10,300	19.96%	343,457,894.60	18.37%
30.01% - 40.00%	9,155	17.74%	402,837,238.73	21.55%
40.01% - 50.00%	6,157	11.93%	335,369,715.29	17.94%
50.01% - 60.00%	3,983	7.72%	254,042,088.56	13.59%
60.01% - 70.00%	2,024	3.92%	147,505,901.25	7.89%
70.01% - 80.00%	659	1.28%	53,319,529.72	2.85%
80.01% - 90.00%	112	0.22%	11,484,323.15	0.61%
90.01% - 100.00%	38	0.07%	6,120,495.65	0.33%
100.00% +	21	0.04%	2,838,485.54	0.15%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,438	6.66%	52,658,243.46	2.82%
20.01% - 30.00%	4,679	9.07%	104,790,798.46	5.60%
30.01% - 40.00%	6,421	12.44%	172,338,640.43	9.22%
40.01% - 50.00%	7,907	15.32%	254,833,676.88	13.63%
50.01% - 60.00%	8,375	16.23%	314,313,133.85	16.81%
60.01% - 70.00%	7,509	14.55%	319,651,644.94	17.10%
70.01% - 80.00%	7,249	14.04%	331,231,959.53	17.72%
80.01% - 90.00%	3,605	6.98%	173,392,619.49	9.27%
90.01% - 100.00%	2,108	4.08%	128,682,576.50	6.88%
100.00% +	323	0.63%	17,841,693.09	0.95%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,717	40.14%	896,363,358.33	47.94%
Thessaloniki	7,539	14.61%	247,778,730.43	13.25%
Macedonia	6,063	11.75%	163,849,013.42	8.76%
Peloponnese	3,834	7.43%	124,425,945.98	6.65%
Thessaly	3,674	7.12%	102,339,178.83	5.47%
Sterea Ellada	2,805	5.43%	83,250,323.89	4.45%
Creta Island	2,093	4.06%	77,033,594.93	4.12%
Ionian Islands	819	1.59%	31,532,693.15	1.69%
Thrace	1,335	2.59%	39,677,038.16	2.12%
Epirus	1,563	3.03%	47,271,109.31	2.53%
Aegean Islands	1,172	2.27%	56,214,000.17	3.01%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12 months	548	1.06%	38,065,430.50	2.04%
12 - 24 months	493	0.96%	34,769,119.90	1.86%
24 - 36 months	350	0.68%	18,504,591.65	0.99%
36 - 60 months	1,231	2.39%	65,079,570.84	3.48%
60 - 96 months	808	1.57%	32,697,583.89	1.75%
over 96 months	48,184	93.35%	1,680,618,689.83	89.89%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	128,001.22	0.01%
5 - 10 years	455	0.88%	6,698,536.31	0.36%
10 - 15 years	6,396	12.39%	81,655,283.55	4.37%
15 - 20 years	9,266	17.95%	212,690,629.56	11.38%
20 - 25 years	9,985	19.35%	373,413,531.33	19.97%
25 - 30 years	16,848	32.64%	674,543,182.77	36.08%
30 - 35 years	3,752	7.27%	214,535,929.67	11.47%
35 years +	4,901	9.50%	306,069,892.20	16.37%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40,184	77.85%	1,372,762,625.23	73.42%
Houses	11,430	22.15%	496,972,361.39	26.58%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,179	21.66%	409,591,850.64	21.91%
Purchase	27,847	53.95%	1,073,219,495.84	57.40%
Repair	9,611	18.62%	300,732,080.52	16.08%
Construction (re-mortgage)	104	0.20%	6,273,393.40	0.34%
Purchase (re-mortgage)	587	1.14%	27,700,474.74	1.48%
Repair (re-mortgage)	299	0.58%	12,514,428.97	0.67%
Equity Release	1,987	3.85%	39,703,262.50	2.12%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	51,450	99.68%	1,854,825,580.54	99.20%
Balloon	164	0.32%	14,909,406.08	0.80%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	50,278	97.41%	1,799,781,121.77	96.26%
Fixed Converting to Floating	1,129	2.19%	68,391,546.72	3.66%
Fixed to Maturity	207	0.40%	1,562,318.12	0.08%
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%

Fixed rate assets 3.74%
Assets' WAL (in years)

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	3,022	6.01%	202,267,667.41	11.24%	
Libor 3 Months (CHF)	454	0.90%	32,474,014.17	1.80%	
ECB Tracker	24,479	48.69%	845,887,133.64	47.00%	
Euribor 1 Month	1,842	3.66%	78,369,752.30	4.35%	
Euribor 3 Months	8,885	17.67%	393,113,308.92	21.84%	
Libor 1 Month (Euro)	34	0.07%	607,516.16	0.03%	
Eurobank OEK's Rate	115	0.23%	1,846,414.55	0.10%	
Euribor 6 Months	6	0.01%	12,793.48	0.00%	
TBank OEK's Rate	65	0.13%	725,536.42	0.04%	
TBank GG Rate	18	0.04%	270,078.72	0.02%	
Originator Rate	11,358	22.59%	244,206,906.01	13.57%	
Grand Total	50,278	100.00%	1,799,781,121.77	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	66	5.85%	2,439,048.01	3.57%	
Euribor 1 Month	52	4.61%	2,072,763.73	3.03%	
Euribor 3 Months	869	76.97%	59,124,502.51	86.45%	
Originator Rate	142	12.58%	4,755,232.47	6.95%	
Grand Total	1,129	100.00%	68,391,546.72	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	74	6.55%	2,179,719.76	3.19%	
1 Jan 2023 - 31 Dec 2023	94	8.33%	3,744,071.17	5.47%	
1 Jan 2024 - 31 Dec 2025	68	6.02%	3,281,476.17	4.80%	
1 Jan 2026 - 31 Dec 2030	122	10.81%	6,751,134.97	9.87%	
1 Jan 2031 - 31 Dec 2035	230	20.37%	18,671,564.10	27.30%	
1 Jan 2036 - 31 Dec 2040	200	17.71%	11,256,994.26	16.46%	
1 Jan 2041 +	341	30.20%	22,506,586.29	32.91%	
Grand Total	1,129	100.00%	68,391,546.72	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,614	100.00%	1,869,734,986.61	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	51,614	100.00%	1,869,734,986.61	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	41,709	80.81%	1,638,532,699.27	87.63%	
Y	9,905	19.19%	231,202,287.34	12.37%	
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	49,471	95.85%	1,751,960,218.28	93.70%	
Y	2,143	4.15%	117,774,768.33	6.30%	
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,614	100.00%	1,869,734,986.61	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	46,661	90.40%	1,747,470,946.14	93.46%	
Y	4,953	9.60%	122,264,040.48	6.54%	
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	49,689	96.27%	1,797,413,905.58	96.13%	
Second home/Holiday houses	1,787	3.46%	67,078,428.65	3.59%	
Buy-to-let/Non-Owner occupied	40	0.08%	2,004,613.57	0.11%	
Other	98	0.19%	3,238,038.82	0.17%	
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	13,291	25.75%	556,535,281.11	29.77%	
Other Private Employees	7,860	15.23%	293,953,254.17	15.72%	
Pensioner	8,917	17.28%	235,995,824.45	12.62%	
Civil Servant	6,388	12.38%	208,932,492.74	11.17%	
Other Self Employed	2,467	4.78%	115,626,893.00	6.18%	
Unemployed	2,441	4.73%	72,746,491.51	3.89%	
Civil Servant - Policeman	1,662	3.22%	70,661,136.12	3.78%	
Teacher	2,063	4.00%	65,581,938.25	3.51%	
Military Personnel	1,254	2.43%	51,932,981.42	2.78%	
Civil Servant - Primary School Teachers	1,508	2.92%	44,859,848.58	2.40%	
Salesman	1,297	2.51%	41,604,317.20	2.23%	
Lawyers - Jurists	497	0.96%	32,070,280.02	1.72%	
Housewife	842	1.63%	28,314,392.47	1.51%	
Accountant	672	1.30%	27,723,377.73	1.48%	
Independent Means	455	0.88%	23,196,477.84	1.24%	
Grand Total	51,614	100.00%	1,869,734,986.61	100.00%	