

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: 39
Reporting Date: 21/3/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/02/2022	28/02/2022

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

I Programme Details as of 21/3/2022

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) 1.78

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	60	Act/360	0.0000%	0.00	-
2	21-Feb-22	20-May-22	28	Act/360	0.0000%	0.00	-
3	20-Jan-22	20-Apr-22	60	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 28/02/2022			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	245,019,040.89	1,610,863,384.52	1,847,917,410.15	248,219,580.08	1,631,154,075.35	1,869,734,986.61
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	245,019,040.89	1,609,432,871.01	1,846,486,896.64	248,219,580.08	1,629,894,431.92	1,868,475,343.18
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	233,450,960.67	1,585,394,261.69	1,811,256,259.24	236,661,693.53	1,605,084,411.77	1,832,556,243.31
A.4	Aggregate Original Principal O/S balance	388,698,356.71	3,347,586,550.60	3,736,284,907.31	392,430,565.73	3,377,869,929.85	3,770,300,495.58
A.5	Average Current Principal O/S balance	69,766.24	33,854.47	36,167.01	69,881.64	33,938.54	36,225.35
A.6	Average Original Principal O/S balance	110,677.21	70,354.05	73,125.71	110,481.58	70,281.51	73,048.02
A.7	Maximum Current Principal O/S balance	771,084.69	4,943,821.56	4,943,821.56	781,400.78	4,955,113.80	4,955,113.80
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	3,512	47,582	51,094	3,552	48,062	51,614
A.10	Weighted Average Seasoning (years)	15.2	13.9	14.1	15.2	13.9	14.0
A.11	Weighted Average Remaining Maturity (years)	13.33	15.02	14.80	13.37	15.04	14.83
A.12	Weighted Average Current Indexed LTV percent (%)	62.89	47.75	49.69	62.73	47.88	49.78
A.13	Weighted Average Current Unindexed LTV percent (%)	46.75	37.20	38.42	46.65	37.30	38.49
A.14	Weighted Average Original LTV percent (%)	63.81	61.03	61.39	63.78	61.01	61.36
A.15	Weighted Average Interest Rate - Total (%)	0.65	2.28	2.07	0.64	2.28	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.00	0.84	0.55	0.99	0.82
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.75	91.88	92.76	98.30	91.94	92.75
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.14	7.36	6.56	1.35	7.15	6.41
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.11	0.68	0.60	0.35	0.83	0.77
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.09	0.08	-	0.08	0.07
A.21	FX Rate	1.0336			1.0404		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/02/2022					
		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	5,011	2,077,134.71	61,330	12,393,453.10	66,341	14,067,704.66
B.2	Partial Prepayments	3	16,523.72	84	1,177,910.07	87	1,156,142.60
B.3	Whole Prepayments	146	478,762.58	127	2,721,664.54	273	3,111,951.96
B.4	Total Principal Receipts (B1+B2+B3)	-	2,572,421.01	-	16,293,027.71	-	18,335,799.21

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/02/2022					
		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	3,961	133,134.09	54,066	3,123,495.57	58,027	3,252,301.77
C.2	Interest From Overdues	1,287	776.26	11,313	7,571.10	12,600	8,322.13
C.3	Total Interest Receipts (C1+C2)	-	133,910.35	-	3,131,066.67	70,627	3,260,623.90
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 28/02/2022					
		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	3,472	241,960,859.52	42,463	1,480,019,216.51	45,935	1,714,114,475.33
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	40	3,058,181.37	5,086	129,413,654.50	5,126	132,372,421.31
A.3	Totals (A1+ A2)	3,512	245,019,040.89	47,549	1,609,432,871.01	51,061	1,846,486,896.64
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	33	1,430,513.51	33	1,430,513.51
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	33	1,430,513.51	33	1,430,513.51

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 28/02/2022					
		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	35	2,800,573.31	4,729	118,492,138.44	4,764	121,201,671.44
B.2	60 Days < Installment <= 89 Days	5	257,608.06	357	10,921,516.06	362	11,170,749.86
B.3	Total (B1+B2=A4)	40	3,058,181.37	5,086	129,413,654.50	5,126	132,372,421.31
B.4	90 Days < Installment <= 119 Days	0	0.00	32	1,414,238.25	32	1,414,238.25
B.5	120 Days < Installment <= 360 Days	0	0.00	1	16,275.26	1	16,275.26
B.6	Total (B4+B5=A4)	0	0.00	33	1,430,513.51	33	1,430,513.51

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 28/02/2022					
		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	635,136.35	0.00	4,035,514.21	0.00	4,650,003.71
A.2	Number of Loans	0	22	0	328	0	350



Statutory Tests

as of 28/2/2022

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	1,847,917,410.15	
A. Adjusted Outstanding Principal of Loans ²	1,811,256,259.24	
B. Accrued Interest on Loans	4,111,602.38	
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	13,347,222.22	
Nominal Value (A+B+C+D-Z)	1,802,020,639.40	
Bonds / Nominal Value Assets Percentage	1,734,104,046.24	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,103,157,576.50	
Net Present Value of Liabilities	1,512,428,934.95	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,068,634,365.82	
Net Present Value of Liabilities	1,507,511,513.79	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,166,296,253.02	
Net Present Value of Liabilities	1,554,600,853.02	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	32,771,340.29	
Interest due on all series of covered bonds during 1st year	1,685,668.85	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	2,182,439.86	
Required Reserve Amount	2,900,708.87	
Amount credited to the account (payment to BoNY)	718,269.01	
Available (Outstanding) Reserve Amount t	2,900,708.87	

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	3,512	6.87%	237,054,025.63	12.83%
EUR	47,582	93.13%	1,610,863,384.52	87.17%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,751	26.91%	329,470,841.74	8.82%
37.501 - 75.000	19,246	37.67%	1,091,903,391.05	29.22%
75.001 - 100.000	8,020	15.70%	714,467,282.85	19.12%
100.001 - 150.000	6,768	13.25%	836,787,152.63	22.40%
150.001 - 250.000	2,598	5.08%	490,640,784.60	13.13%
250.001 - 500.000	623	1.22%	202,684,611.82	5.42%
500.001 +	88	0.17%	70,330,842.62	1.88%
Grand Total	51,094	100.00%	3,736,284,907.31	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	33,624	65.81%	577,164,797.44	31.23%
37.501 - 75.000	12,094	23.67%	636,036,167.53	34.42%
75.001 - 100.000	2,777	5.44%	238,588,270.08	12.91%
100.001 - 150.000	1,798	3.52%	214,716,288.09	11.62%
150.001 - 250.000	638	1.25%	117,517,999.43	6.36%
250.001 - 500.000	140	0.27%	45,214,120.47	2.45%
500.001 +	23	0.05%	18,679,767.11	1.01%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,726	26.86%	331,643,443.84	17.95%
2005	5,076	9.93%	219,484,636.64	11.88%
2006	7,336	14.36%	328,577,438.61	17.78%
2007	7,314	14.31%	265,992,632.41	14.39%
2008	4,671	9.14%	162,128,546.62	8.77%
2009	2,852	5.58%	106,450,977.75	5.76%
2010	2,644	5.17%	107,455,831.16	5.81%
2011	1,596	3.12%	56,978,640.35	3.08%
2012	1,359	2.66%	45,381,585.50	2.46%
2013	1,014	1.98%	32,855,958.30	1.78%
2014	383	0.75%	12,058,946.23	0.65%
2015	213	0.42%	8,569,505.23	0.46%
2016	248	0.49%	12,732,065.70	0.69%
2017	484	0.95%	25,219,562.61	1.36%
2018	749	1.47%	39,281,922.50	2.13%
2019	370	0.72%	19,655,937.63	1.06%
2020	163	0.32%	10,309,978.07	0.56%
2021	896	1.75%	63,139,801.01	3.42%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	9,231	18.07%	94,450,264.28	5.11%
2026 - 2030	14,992	29.34%	359,613,109.53	19.46%
2031 - 2035	10,629	20.80%	426,675,603.98	23.09%
2036 - 2040	7,803	15.27%	416,193,930.69	22.52%
2041 - 2045	3,751	7.34%	231,768,897.58	12.54%
2046 +	4,688	9.18%	319,215,604.09	17.27%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,702	15.07%	71,618,592.94	3.88%
40.01 - 60 months	4,858	9.51%	80,949,389.17	4.38%
60.01 - 90 months	6,374	12.48%	141,933,991.18	7.68%
90.01 - 120 months	8,677	16.98%	280,042,864.85	15.15%
120.01 - 150 months	4,465	8.74%	174,197,312.70	9.43%
150.01 - 180 months	5,383	10.54%	265,359,206.96	14.36%
over 180 months	13,635	26.69%	833,816,052.36	45.12%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,703	9.20%	297,919,657.41	16.12%
1.01% - 2.00%	27,429	53.68%	1,008,764,159.69	54.59%
2.01% - 3.00%	2,936	5.75%	90,908,174.77	4.92%
3.01% - 4.00%	3,357	6.57%	171,637,996.75	9.29%
4.01% - 5.00%	9,483	18.56%	221,212,440.78	11.97%
5.01% - 6.00%	828	1.62%	18,041,038.04	0.98%
6.01% - 7.00%	1,200	2.35%	21,342,851.38	1.15%
7.01% +	1,158	2.27%	18,091,091.33	0.98%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,995	31.31%	216,856,380.95	11.74%
20.01% - 30.00%	8,054	15.76%	222,802,212.75	12.06%
30.01% - 40.00%	7,039	13.78%	266,253,588.13	14.41%
40.01% - 50.00%	6,184	12.10%	288,362,052.77	15.60%
50.01% - 60.00%	4,923	9.64%	265,199,736.79	14.35%
60.01% - 70.00%	3,599	7.04%	223,137,466.75	12.08%
70.01% - 80.00%	2,461	4.82%	158,421,294.18	8.57%
80.01% - 90.00%	1,523	2.98%	105,730,441.89	5.72%
90.01% - 100.00%	809	1.58%	59,304,969.78	3.21%
100.00% +	507	0.99%	41,849,266.16	2.26%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,004	37.19%	309,630,447.99	16.76%
20.01% - 30.00%	10,273	20.11%	341,781,777.38	18.50%
30.01% - 40.00%	9,061	17.73%	400,317,908.00	21.66%
40.01% - 50.00%	6,046	11.83%	328,795,190.80	17.79%
50.01% - 60.00%	3,911	7.65%	250,315,627.61	13.55%
60.01% - 70.00%	1,991	3.90%	145,091,414.90	7.85%
70.01% - 80.00%	641	1.25%	51,805,394.59	2.80%
80.01% - 90.00%	108	0.21%	11,212,575.09	0.61%
90.01% - 100.00%	38	0.07%	6,135,353.13	0.33%
100.00% +	21	0.04%	2,831,720.66	0.15%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,375	6.61%	51,610,894.06	2.79%
20.01% - 30.00%	4,650	9.10%	103,488,388.52	5.60%
30.01% - 40.00%	6,330	12.39%	169,624,138.64	9.18%
40.01% - 50.00%	7,839	15.34%	251,906,294.03	13.63%
50.01% - 60.00%	8,332	16.31%	311,503,012.12	16.86%
60.01% - 70.00%	7,428	14.54%	316,756,665.46	17.14%
70.01% - 80.00%	7,155	14.00%	326,565,262.10	17.67%
80.01% - 90.00%	3,579	7.00%	171,434,402.42	9.28%
90.01% - 100.00%	2,091	4.09%	127,254,903.54	6.89%
100.00% +	315	0.62%	17,773,449.25	0.96%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,505	40.13%	886,158,287.75	47.95%
Thessaloniki	7,467	14.61%	245,035,751.55	13.26%
Macedonia	5,988	11.72%	161,240,903.25	8.73%
Peloponnese	3,801	7.44%	123,109,242.92	6.66%
Thessaly	3,628	7.10%	100,811,693.13	5.46%
Sterea Ellada	2,776	5.43%	82,374,060.74	4.46%
Creta Island	2,070	4.05%	76,028,167.67	4.11%
Ionian Islands	812	1.59%	31,210,187.62	1.69%
Thrace	1,326	2.60%	39,264,025.66	2.12%
Epirus	1,553	3.04%	46,791,511.84	2.53%
Aegean Islands	1,168	2.29%	55,893,578.02	3.02%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	537	1.05%	37,273,720.47	2.02%
12 - 24	486	0.95%	34,213,624.00	1.85%
24 - 36	324	0.63%	17,008,447.48	0.92%
36 - 60	1,247	2.44%	66,050,278.99	3.57%
60 - 96	794	1.55%	32,621,809.53	1.77%
over 96	47,706	93.37%	1,660,749,529.68	89.87%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	124,604.45	0.01%
5 - 10 years	441	0.86%	6,517,332.68	0.35%
10 - 15 years	6,183	12.10%	78,476,711.15	4.25%
15 - 20 years	9,150	17.91%	208,665,474.94	11.29%
20 - 25 years	9,933	19.44%	369,103,824.09	19.97%
25 - 30 years	16,768	32.82%	667,920,963.99	36.14%
30 - 35 years	3,726	7.29%	212,579,521.88	11.50%
35 years +	4,882	9.55%	304,528,976.97	16.48%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	39,787	77.87%	1,357,101,780.04	73.44%
Houses	11,307	22.13%	490,815,630.11	26.56%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,060	21.65%	404,426,567.09	21.89%
Purchase	27,580	53.98%	1,061,011,042.86	57.42%
Repair	9,514	18.62%	297,412,086.38	16.09%
Construction (re-mortgage)	104	0.20%	6,247,554.35	0.34%
Purchase (re-mortgage)	581	1.14%	27,389,293.39	1.48%
Repair (re-mortgage)	293	0.57%	12,329,062.26	0.67%
Equity Release	1,962	3.84%	39,101,803.81	2.12%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	50,935	99.69%	1,833,129,832.78	99.20%
Balloon	159	0.31%	14,787,577.37	0.80%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,769	97.41%	1,778,251,665.36	96.23%
Fixed Converting to Floating	1,123	2.20%	68,088,389.92	3.68%
Fixed to Maturity	202	0.40%	1,577,354.87	0.09%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

Fixed rate assets 3.77%
Assets' WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	24,171	48.57%	834,149,885.52	46.91%
Euribor 1 Month	1,822	3.66%	77,568,095.72	4.36%
Euribor 3 Months	8,840	17.76%	389,185,001.73	21.89%
Eurobank OEK's Rate	107	0.21%	1,700,927.65	0.10%
Originator Rate	11,263	22.63%	240,725,243.42	13.54%
Saron 1M ISDA (CHF)	2,996	6.02%	201,181,529.64	11.31%
Saron 3M ISDA (CHF)	451	0.91%	32,109,837.07	1.81%
ESTR 1M ISDA (EUR)	33	0.07%	597,024.63	0.03%
Other	86	0.17%	1,034,119.97	0.06%
Grand Total	49,769	100.00%	1,778,251,665.36	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	62	5.52%	2,334,366.43	3.43%
Euribor 1 Month	52	4.63%	2,058,047.18	3.02%
Euribor 3 Months	871	77.56%	59,050,169.19	86.73%
Originator Rate	138	12.29%	4,645,807.12	6.82%
Grand Total	1,123	100.00%	68,088,389.92	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	67	5.97%	2,020,975.58	2.97%
1 Jan 2023 - 31 Dec 2023	94	8.37%	3,721,604.08	5.47%
1 Jan 2024 - 31 Dec 2025	67	5.97%	3,222,077.68	4.73%
1 Jan 2026 - 31 Dec 2030	122	10.86%	6,697,552.85	9.84%
1 Jan 2031 - 31 Dec 2035	231	20.57%	18,741,375.10	27.53%
1 Jan 2036 - 31 Dec 2040	200	17.81%	11,182,250.97	16.42%
1 Jan 2041 +	342	30.45%	22,502,553.66	33.05%
Grand Total	1,123	100.00%	68,088,389.92	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,094	100.00%	1,847,917,410.15	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	51,094	100.00%	1,847,917,410.15	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	41,303	80.84%	1,620,316,872.30	87.68%
Y	9,791	19.16%	227,600,537.85	12.32%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,965	95.83%	1,731,395,885.36	93.69%
Y	2,129	4.17%	116,521,524.79	6.31%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,094	100.00%	1,847,917,410.15	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,200	90.42%	1,727,213,872.61	93.47%
Y	4,894	9.58%	120,703,537.53	6.53%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49,182	96.26%	1,776,219,238.35	96.12%
Second home/Holiday houses	1,774	3.47%	66,496,383.98	3.60%
Buy-to-let/Non-Owner occupied	40	0.08%	1,995,411.42	0.11%
Other	98	0.19%	3,206,376.40	0.17%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions		25.69%	548,766,804.00	29.70%
Other Private Employees		15.21%	290,571,545.60	15.72%
Pensioner		17.30%	233,825,754.53	12.65%
Civil Servant		12.44%	207,624,124.39	11.24%
Other Self Employed		4.78%	113,988,929.73	6.17%
Unemployed		4.69%	71,331,293.86	3.86%
Civil Servant - Policeman		3.23%	69,871,798.04	3.78%
Teacher		3.99%	64,718,036.05	3.50%
Military Personnel		2.45%	51,611,748.65	2.79%
Civil Servant - Primary School Teachers		2.92%	44,242,708.96	2.39%
Salesman		2.51%	41,313,537.67	2.24%
Lawyers - Jurists		0.96%	31,872,788.51	1.72%
Housewife		1.62%	27,723,404.80	1.50%
Accountant		1.30%	27,368,682.13	1.48%
Independent Means		0.89%	23,086,253.21	1.25%
Grand Total	51,094	100.00%	1,847,917,410.15	100.00%