

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **53**
Reporting Date: **22/5/2023**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2023	30/4/2023

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

I Programme Details as of 22/5/2023

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) **0.59**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Apr-23	20-Jul-23	32	Act/360	3.7000%	1,644,444.44	-
2	20-Feb-23	22-May-23	91	Act/360	3.2030%	4,048,236.11	4,048,236.11
3	20-Apr-23	20-Jul-23	32	Act/360	3.7000%	1,644,444.44	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/4/2023			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	234,927,473.45	1,612,238,329.25	1,851,010,027.03	222,522,523.96	1,565,603,083.43	1,788,839,965.41
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	234,927,473.45	1,612,238,329.25	1,851,010,027.03	222,522,523.96	1,565,247,474.60	1,788,484,356.58
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	215,917,404.85	1,602,904,114.36	1,822,354,673.21	209,949,976.96	1,555,946,613.01	1,766,570,586.69
A.4	Aggregate Original Principal O/S balance	374,335,972.47	3,232,662,264.83	3,606,998,237.30	361,932,087.28	3,189,294,336.09	3,551,226,423.37
A.5	Average Current Principal O/S balance	71,428.24	35,585.54	38,090.54	69,192.33	34,956.64	37,265.17
A.6	Average Original Principal O/S balance	113,814.52	71,351.75	74,225.71	112,541.07	71,210.27	73,979.26
A.7	Maximum Current Principal O/S balance	664,805.68	966,406.47	966,406.47	666,514.12	968,436.66	968,436.66
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	2,000,000.00	900,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,289	45,306	48,595	3,216	44,787	48,003
A.10	Weighted Average Seasoning (years)	16.30	12.86	13.31	16.3	13.3	13.6
A.11	Weighted Average Remaining Maturity (years)	13.65	15.72	15.45	13.31	15.48	15.21
A.12	Weighted Average Current Indexed LTV percent (%)	67.89	44.92	47.88	62.87	44.44	46.74
A.13	Weighted Average Current Unindexed LTV percent (%)	52.15	39.08	40.76	49.01	38.35	39.68
A.14	Weighted Average Original LTV percent (%)	67.06	67.42	67.37	65.91	65.71	65.73
A.15	Weighted Average Interest Rate - Total (%)	2.34	4.75	4.44	2.27	4.55	4.26
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.28	4.47	3.47	2.19	4.06	3.25
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.72	97.20	97.40	98.75	92.61	93.38
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.05	2.51	2.32	1.15	6.56	5.88
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.23	0.29	0.28	0.10	0.81	0.72
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	0.00	0.00	0.02	0.02
A.21	FX Rate	0.9839	-	-	0.9968	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2023					
		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	4,388	1,658,380.29	50,841	9,140,494.47	55,229	10,948,444.80
B.2	Partial Prepayments	9	135,891.50	227	2,925,842.27	236	3,109,610.65
B.3	Whole Prepayments	18	736,817.31	235	5,881,083.55	253	6,714,135.69
B.4	Total Principal Receipts (B1+B2+B3)	-	2,531,089.10	-	17,947,420.29	-	20,772,191.13

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2023					
		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	3,734	418,396.46	46,288	5,535,750.77	50,022	5,960,993.64
C.2	Interest From Overdues	1,592	1,467.41	12,676	12,228.44	14,268	13,719.86
C.3	Total Interest Receipts (C1+C2)	-	419,863.87	-	5,547,979.21	64,290	5,974,713.50
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/4/2023					
		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	3,243	231,929,894.32	43,567	1,567,088,177.77	46,810	1,802,813,245.68
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	46	2,997,579.13	1,739	45,150,151.48	1,785	48,196,781.35
A.3	Totals (A1+ A2)	3,289	234,927,473.45	45,306	1,612,238,329.25	48,595	1,851,010,027.03
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	0	0.00	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	0	0.00	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/4/2023					
		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	2,468,185.60	1,590	40,463,165.22	1,630	42,971,738.86
B.2	60 Days < Installment <= 89 Days	6	529,393.53	149	4,686,986.26	155	5,225,042.50
B.3	Total (B1+B2=A4)	46	2,997,579.13	1,739	45,150,151.48	1,785	48,196,781.35
B.4	90 Days < Installment <= 119 Days	0	0.00	0	0.00	0	0.00
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	0	0.00	0	0.00

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/4/2023					
		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	15,376,931.19	390,468.02	67,184,533.41	2,976,406.59	82,813,084.27	3,373,264.01
A.2	Number of Loans	104	11	993	215	1,097	226



Statutory Tests

as of 30/4/2023

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	4,244,583.33	
Total Bonds Amount	1,504,244,583.33	
Current Outstanding Balance of Loans	1,851,010,027.03	
A. Adjusted Outstanding Principal of Loans ²	1,822,354,673.21	
B. Accrued Interest on Loans	7,278,234.50	
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	4,472,222.22	
Nominal Value (A+B+C+D-Z)	1,825,160,685.48	
Bonds / Nominal Value Assets Percentage	1,739,011,079.00	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,024,765,035.48	
Net Present Value of Liabilities	1,506,614,332.88	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,952,591,239.73	
Net Present Value of Liabilities	1,502,038,984.75	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,114,604,806.51	
Net Present Value of Liabilities	1,511,474,062.98	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	80,734,978.32	
Interest due on all series of covered bonds during 1st year	39,913,140.87	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	45,665,355.87	
Required Reserve Amount	39,959,657.68	
Amount credited to the account (payment to BoNY)	-5,705,698.18	
Available (Outstanding) Reserve Amount t	39,959,657.69	

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	3,289	6.77%	238,771,697.78	12.90%
EUR	45,306	93.23%	1,612,238,329.25	87.10%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	12,572	25.87%	306,045,753.76	8.48%
37.501 - 75.000	18,401	37.87%	1,042,724,204.58	28.91%
75.001 - 100.000	7,754	15.96%	691,123,372.07	19.16%
100.001 - 150.000	6,574	13.53%	814,754,130.43	22.59%
150.001 - 250.000	2,581	5.31%	487,782,567.10	13.52%
250.001 - 500.000	634	1.30%	206,273,982.22	5.72%
500.001 +	79	0.16%	58,294,227.14	1.62%
Grand Total	48,595	100.00%	3,606,998,237.30	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,859	63.50%	530,541,242.48	28.66%
37.501 - 75.000	11,918	24.53%	627,902,706.66	33.92%
75.001 - 100.000	2,936	6.04%	253,205,781.05	13.68%
100.001 - 150.000	1,962	4.04%	235,037,882.23	12.70%
150.001 - 250.000	714	1.47%	131,527,454.51	7.11%
250.001 - 500.000	186	0.38%	59,389,681.47	3.21%
500.001 +	20	0.04%	13,405,278.63	0.72%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	12,226	25.16%	272,966,113.38	14.75%
2005	4,727	9.73%	190,325,173.18	10.28%
2006	6,860	14.12%	289,470,345.38	15.64%
2007	5,497	11.31%	239,957,504.66	12.96%
2008	3,699	7.61%	141,807,124.35	7.66%
2009	2,612	5.38%	87,852,149.93	4.75%
2010	2,433	5.01%	89,192,482.84	4.82%
2011	1,466	3.02%	49,187,444.01	2.66%
2012	1,200	2.47%	39,282,173.18	2.12%
2013	919	1.89%	28,385,501.99	1.53%
2014	352	0.72%	10,663,575.61	0.58%
2015	201	0.41%	7,899,219.32	0.43%
2016	240	0.49%	11,648,928.41	0.63%
2017	457	0.94%	22,766,598.09	1.23%
2018	715	1.47%	34,352,679.31	1.86%
2019	501	1.03%	27,522,751.05	1.49%
2020	545	1.12%	36,155,387.13	1.95%
2021	2,100	4.32%	140,938,183.57	7.61%
2022	1,670	3.44%	118,168,473.05	6.38%
2023	175	0.36%	12,468,218.59	0.67%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,285	10.88%	42,398,131.18	2.29%
2026 - 2030	14,088	28.99%	286,340,831.12	15.47%
2031 - 2035	10,572	21.76%	389,512,236.41	21.04%
2036 - 2040	8,131	16.73%	418,039,693.33	22.58%
2041 - 2045	4,476	9.21%	278,128,737.91	15.03%
2046 +	6,043	12.44%	436,590,397.09	23.59%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,001	14.41%	64,828,399.08	3.50%
40.01 - 60 months	4,290	8.83%	67,004,008.97	3.62%
60.01 - 90 months	6,602	13.59%	157,870,631.43	8.53%
90.01 - 120 months	7,547	15.53%	238,971,070.20	12.91%
120.01 - 150 months	3,652	7.52%	151,212,803.54	8.17%
150.01 - 180 months	5,957	12.26%	294,124,367.98	15.89%
over 180 months	13,546	27.88%	876,998,745.83	47.38%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	8	0.02%	519,766.76	0.03%
1.01% - 2.00%	233	0.48%	23,783,583.81	1.28%
2.01% - 3.00%	2,889	5.95%	215,644,851.58	11.65%
3.01% - 4.00%	5,016	10.32%	317,196,425.78	17.14%
4.01% - 5.00%	25,919	53.34%	864,079,037.95	46.68%
5.01% - 6.00%	9,186	18.90%	273,144,839.20	14.76%
6.01% - 7.00%	3,014	6.20%	101,457,467.78	5.48%
7.01% +	2,330	4.79%	55,184,054.17	2.98%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,299	33.54%	234,116,327.38	12.65%
20.01% - 30.00%	7,753	15.95%	238,454,383.20	12.88%
30.01% - 40.00%	6,902	14.20%	288,378,345.41	15.58%
40.01% - 50.00%	5,758	11.85%	291,614,315.49	15.75%
50.01% - 60.00%	4,608	9.48%	275,190,947.31	14.87%
60.01% - 70.00%	3,363	6.92%	222,722,091.50	12.03%
70.01% - 80.00%	2,337	4.81%	165,575,667.39	8.95%
80.01% - 90.00%	853	1.76%	61,642,943.25	3.33%
90.01% - 100.00%	279	0.57%	22,975,540.04	1.24%
100.00% +	443	0.91%	50,339,466.08	2.72%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,844	36.72%	294,215,227.03	15.89%
20.01% - 30.00%	9,704	19.97%	329,763,425.41	17.82%
30.01% - 40.00%	8,252	16.98%	371,883,963.09	20.09%
40.01% - 50.00%	5,242	10.79%	299,551,636.15	16.18%
50.01% - 60.00%	3,635	7.48%	235,853,054.39	12.74%
60.01% - 70.00%	2,375	4.89%	173,461,205.77	9.37%
70.01% - 80.00%	1,164	2.40%	96,079,573.49	5.19%
80.01% - 90.00%	226	0.47%	27,119,979.11	1.47%
90.01% - 100.00%	87	0.18%	13,685,649.42	0.74%
100.00% +	66	0.14%	9,396,313.19	0.51%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,816	5.79%	43,370,043.34	2.34%
20.01% - 30.00%	4,142	8.52%	90,342,442.61	4.88%
30.01% - 40.00%	5,824	11.98%	156,820,340.66	8.47%
40.01% - 50.00%	7,301	15.02%	237,056,713.84	12.81%
50.01% - 60.00%	7,815	16.08%	300,942,694.37	16.26%
60.01% - 70.00%	7,085	14.58%	311,413,096.90	16.82%
70.01% - 80.00%	7,053	14.51%	341,536,033.65	18.45%
80.01% - 90.00%	3,502	7.21%	169,977,392.90	9.18%
90.01% - 100.00%	2,086	4.29%	125,904,352.14	6.80%
100.00% +	971	2.00%	73,646,916.62	3.98%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,863	40.87%	915,276,040.38	49.45%
Thessaloniki	6,968	14.34%	241,258,748.70	13.03%
Macedonia	5,534	11.39%	151,524,030.49	8.19%
Peloponnese	3,591	7.39%	118,350,844.90	6.39%
Thessaly	3,482	7.17%	102,956,671.18	5.56%
Stereia Ellada	2,624	5.40%	80,418,575.12	4.34%
Creta Island	1,943	4.00%	72,930,788.18	3.94%
Ionian Islands	769	1.58%	29,173,869.79	1.58%
Thrace	1,246	2.56%	38,604,117.71	2.09%
Epirus	1,446	2.98%	44,048,697.82	2.38%
Aegean Islands	1,129	2.32%	56,467,642.77	3.05%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,339	2.76%	95,568,450.98	5.16%
12 - 24	2,073	4.27%	140,024,096.26	7.56%
24 - 36	945	1.94%	63,892,071.69	3.45%
36 - 60	1,059	2.18%	56,562,831.41	3.06%
60 - 96	1,053	2.17%	50,942,232.94	2.75%
over 96	42,126	86.69%	1,444,020,343.76	78.01%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6	0.01%	64,487.67	0.00%
5 - 10 years	386	0.79%	7,176,188.33	0.39%
10 - 15 years	4,097	8.43%	65,414,433.22	3.53%
15 - 20 years	8,270	17.02%	199,187,175.98	10.76%
20 - 25 years	10,143	20.87%	364,676,579.97	19.70%
25 - 30 years	17,035	35.06%	691,691,668.25	37.37%
30 - 35 years	3,963	8.16%	231,146,931.24	12.49%
35 years +	4,695	9.66%	291,652,562.37	15.76%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,761	77.71%	1,363,141,200.56	73.64%
Houses	10,834	22.29%	487,868,826.48	26.36%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,102	20.79%	385,044,633.16	20.80%
Purchase	26,903	55.36%	1,114,941,818.35	60.23%
Repair	8,955	18.43%	275,831,440.19	14.90%
Construction (re-mortgage)	93	0.19%	5,712,678.10	0.31%
Purchase (re-mortgage)	530	1.09%	25,343,931.05	1.37%
Repair (re-mortgage)	274	0.56%	11,830,373.62	0.64%
Equity Release	1,738	3.58%	32,305,152.56	1.75%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,452	99.71%	1,836,115,840.33	99.20%
Balloon	143	0.29%	14,894,186.70	0.80%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	42,963	88.41%	1,486,947,524.79	80.33%
Fixed Converting to Floating	5,493	11.30%	362,273,342.90	19.57%
Fixed to Maturity	139	0.29%	1,789,159.34	0.10%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	3,072	7.15%	118,001,221.64	7.94%
Euribor 1 Month	418	0.97%	15,755,448.55	1.06%
Euribor 3 Months	1,494	3.48%	61,411,533.11	4.13%
Eurobank OEK's Rate	85	0.20%	1,252,910.43	0.08%
Originator Rate	10,286	23.94%	203,453,964.51	13.68%
Saron 1M ISDA (CHF)	465	1.08%	35,675,340.60	2.40%
Saron 3M ISDA (CHF)	94	0.22%	7,157,307.88	0.48%
ESTR 1M ISDA (EUR)	29	0.07%	439,677.89	0.03%
Cap ECB Tracker	16,959	39.47%	555,630,469.13	37.37%
Cap Saron ISDA (CHF)	2,671	6.22%	192,183,734.48	12.92%
Cap Euribor 3 Months	6,198	14.43%	246,677,806.55	16.59%
Cap Euribor 1 Month	1,137	2.65%	48,594,156.40	3.27%
Other	55	0.13%	713,953.63	0.05%
Grand Total	42,963	100.00%	1,486,947,524.79	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	41	0.75%	1,687,939.48	0.47%
Euribor 1 Month	37	0.67%	1,472,043.97	0.41%
Euribor 3 Months	5,335	97.12%	356,696,148.11	98.46%
Originator Rate	80	1.46%	2,417,211.34	0.67%
Grand Total	5,493	100.00%	362,273,342.90	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 2023 - 31 Dec 2023	62	1.13%	2,520,943.93	0.70%
1 Jan 2024 - 31 Dec 2025	122	2.22%	7,254,722.92	2.00%
1 Jan 2026 - 31 Dec 2030	1,029	18.73%	59,584,919.35	16.45%
1 Jan 2031 - 31 Dec 2035	1,155	21.03%	75,221,776.35	20.76%
1 Jan 2036 - 31 Dec 2040	1,160	21.12%	74,383,214.66	20.53%
1 Jan 2041 +	1,965	35.77%	143,307,765.69	39.56%
Grand Total	5,493	100.00%	362,273,342.90	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,595	100.00%	1,851,010,027.03	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	48,595	100.00%	1,851,010,027.03	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	39,751	81.80%	1,642,280,718.99	88.72%
Y	8,844	18.20%	208,729,308.04	11.28%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,683	96.07%	1,739,491,574.86	93.98%
Y	1,912	3.93%	111,518,452.17	6.02%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,595	100.00%	1,851,010,027.03	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,447	91.46%	1,750,286,985.55	94.56%
Y	4,148	8.54%	100,723,041.49	5.44%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	46,526	95.74%	1,768,133,996.60	95.52%
Second home/Holiday houses	1,889	3.89%	75,408,253.79	4.07%
Buy-to-let/Non-Owner occupied	75	0.15%	4,044,401.65	0.22%
Other	105	0.22%	3,423,374.99	0.18%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,322	25.36%	542,378,946.30	29.30%
Other Private Employees	7,923	16.30%	335,587,165.66	18.13%
Civil Servant	6,171	12.70%	209,306,397.38	11.31%
Pensioner	8,248	16.97%	208,649,796.35	11.27%
Other Self Employed	2,403	4.94%	127,795,756.14	6.90%
Civil Servant - Policeman	1,723	3.55%	76,717,390.79	4.14%
Teacher	1,854	3.82%	58,077,169.73	3.14%
Unemployed	1,937	3.99%	57,818,878.50	3.12%
Military Personnel	1,209	2.49%	50,013,080.54	2.70%
Salesman	1,187	2.44%	42,092,509.13	2.27%
Civil Servant - Primary School Teachers	1,413	2.91%	40,431,234.35	2.18%
Lawyers - Jurists	457	0.94%	30,005,699.37	1.62%
Accountant	583	1.20%	25,813,939.82	1.39%
Housewife	745	1.53%	24,886,493.03	1.34%
Independent Means	420	0.86%	21,435,569.96	1.16%
Grand Total	48,595	100.00%	1,851,010,027.03	100.00%