

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **30**
Reporting Date: **22/6/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2021	31/5/2021

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

I Programme Details as of 22/6/2021

Series	Issue Date	ISIN	S&P's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	A-	500,000,000.00	Euribor 3M + 0,75%	20-Oct-21	20-Oct-71
2	16-Nov-18	XS1900633212	A-	500,000,000.00	Euribor 3M + 0,50%	22-Nov-21	22-Nov-71
3	16-Nov-18	XS1910934535	A-	500,000,000.00	Euribor 3M + 0,50%	20-Jan-22	20-Jan-72
				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-21	20-Jul-21	63	Act/360	0.2120%	185,500.00	-
2	20-May-21	20-Aug-21	33	Act/360	0.0000%	0.00	-
3	20-Apr-21	20-Jul-21	63	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 31/5/2021			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	275,340,037.16	1,726,348,767.33	1,977,068,160.12	281,934,658.31	1,747,459,836.17	2,003,298,909.05
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	275,340,037.16	1,725,097,848.07	1,975,817,240.86	281,934,658.31	1,745,079,189.20	2,000,918,262.08
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	263,184,259.06	1,690,203,633.23	1,929,854,206.04	269,108,628.68	1,708,992,418.79	1,953,192,626.30
A.4	Aggregate Original Principal O/S balance	414,138,636.57	3,521,283,106.08	3,935,421,742.65	418,424,133.59	3,546,366,004.38	3,964,790,137.97
A.5	Average Current Principal O/S balance	73,522.04	34,048.93	36,311.79	74,585.89	34,182.15	36,488.63
A.6	Average Original Principal O/S balance	110,584.42	69,450.58	72,279.86	110,694.22	69,370.64	72,215.77
A.7	Maximum Current Principal O/S balance	808,894.81	1,024,925.80	1,024,925.80	808,932.60	1,024,925.80	1,024,925.80
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	3,745	50,702	54,447	3,780	51,122	54,902
A.10	Weighted Average Seasoning (years)	14.5	13.6	13.7	14.4	13.5	13.6
A.11	Weighted Average Remaining Maturity (years)	13.65	15.07	14.89	13.74	15.09	14.92
A.12	Weighted Average Current Indexed LTV percent (%)	62.76	50.12	51.72	63.33	50.27	51.94
A.13	Weighted Average Current Unindexed LTV percent (%)	45.51	37.61	38.61	45.98	37.73	38.78
A.14	Weighted Average Original LTV percent (%)	63.60	60.59	60.97	63.68	60.57	60.97
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.26	2.05	0.62	2.26	2.05
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.02	0.85	0.56	1.02	0.85
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.73	91.81	92.69	98.30	98.42	98.40
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.19	7.20	6.44	0.93	1.17	1.14
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.07	0.92	0.81	0.78	0.28	0.34
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	-	0.07	0.06	0.00	0.14	0.12
A.21	FX Rate	1.0982	1		1.1020	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2021					
		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	5,280	2,160,173.50	71,339	13,286,586.91	76,619	14,258,686.44
B.2	Partial Prepayments	7	398,003.05	65	701,484.36	72	1,036,761.35
B.3	Whole Prepayments	7	203,553.31	100	1,678,465.43	107	1,731,931.96
B.4	Total Principal Receipts (B1+B2+B3)	-	2,761,729.86	-	15,666,536.70	-	17,027,379.74

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2021					
		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	4,027	140,943.86	58,095	3,380,059.10	62,122	3,508,399.89
C.2	Interest From Overdues	946	671.43	9,320	6,356.65	10,266	6,968.04
C.3	Total Interest Receipts (C1+C2)	-	141,615.29	-	3,386,415.75	72,388	3,515,367.94
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/5/2021					
		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	3,707	271,854,145.78	44,452	2,014,155,195.08	48,159	2,261,700,401.58
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	38	3,485,891.38	3,006	76,026,879.72	3,044	79,201,066.01
A.3	Totals (A1+ A2)	3,745	275,340,037.16	47,458	2,090,182,074.80	51,203	2,340,901,467.59
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	184	9,113,785.26	184	9,113,785.26
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	184	9,113,785.26	184	9,113,785.26

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/5/2021					
		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	35	3,285,944.68	2,533	56,923,228.46	2,568	59,915,347.09
B.2	60 Days < Installment <= 89 Days	3	199,946.70	473	19,103,651.26	476	19,285,718.92
B.3	Total (B1+B2=A4)	38	3,485,891.38	3,006	76,026,879.72	3,044	79,201,066.01
B.4	90 Days < Installment <= 119 Days	0	0.00	173	8,681,826.31	173	8,681,826.31
B.5	120 Days < Installment <= 360 Days	0	0.00	11	431,958.95	11	431,958.95
B.6	Total (B4+B5=A4)	0	0.00	184	9,113,785.26	184	9,113,785.26

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/5/2021					
		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	3,812,653.98	0.00	5,472,929.27	0.00	8,944,659.36
A.2	Number of Loans	0	25	0	256	0	281

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	123,666.67	
Total Bonds Amount	1,500,123,666.67	
Current Outstanding Balance of Loans	1,977,068,160.12	
A. Adjusted Outstanding Principal of Loans ²	1,929,854,206.04	
B. Accrued Interest on Loans	4,352,373.27	
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	3,826,388.89	
Nominal Value (A+B+C+D-Z)	1,930,380,190.42	
Bonds / Nominal Value Assets Percentage	1,734,247,013.49	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,245,681,878.62	
Net Present Value of Liabilities	1,504,296,292.65	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,217,454,144.88	
Net Present Value of Liabilities	1,499,375,110.00	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,349,584,511.17	
Net Present Value of Liabilities	1,520,312,955.33	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,361,137.93	
Interest due on all series of covered bonds during 1st year	528,232.96	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	575,427.31	
Required Reserve Amount	569,044.29	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	575,427.30	

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	3,745	6.88%	250,719,392.79	12.68%
EUR	50,702	93.12%	1,726,348,767.33	87.32%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,988	27.53%	355,194,599.17	9.03%
37.501 - 75.000	20,525	37.70%	1,162,807,385.86	29.55%
75.001 - 100.000	8,423	15.47%	749,823,358.21	19.05%
100.001 - 150.000	7,053	12.95%	871,725,967.02	22.15%
150.001 - 250.000	2,698	4.96%	509,866,196.20	12.96%
250.001 - 500.000	669	1.23%	217,927,226.11	5.54%
500.001 +	91	0.17%	68,077,010.08	1.73%
Grand Total	54,447	100.00%	3,935,421,742.65	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35,693	65.56%	612,588,187.45	30.98%
37.501 - 75.000	12,914	23.72%	679,000,050.11	34.34%
75.001 - 100.000	2,996	5.50%	257,310,021.32	13.01%
100.001 - 150.000	1,941	3.56%	230,904,308.34	11.68%
150.001 - 250.000	730	1.34%	134,190,702.26	6.79%
250.001 - 500.000	150	0.28%	48,457,892.51	2.45%
500.001 +	23	0.04%	14,616,998.13	0.74%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,825	27.23%	374,025,766.72	18.92%
2005	5,252	9.65%	238,583,184.41	12.07%
2006	8,585	15.77%	354,383,623.94	17.92%
2007	8,083	14.85%	291,437,663.29	14.74%
2008	4,804	8.82%	179,016,213.65	9.05%
2009	2,925	5.37%	116,531,536.66	5.89%
2010	2,738	5.03%	118,653,642.57	6.00%
2011	1,726	3.17%	61,677,956.48	3.12%
2012	1,445	2.65%	49,011,711.63	2.48%
2013	1,087	2.00%	36,141,791.86	1.83%
2014	416	0.76%	13,335,676.32	0.67%
2015	222	0.41%	9,038,565.53	0.46%
2016	256	0.47%	13,401,373.94	0.68%
2017	506	0.93%	27,841,119.14	1.41%
2018	762	1.40%	41,745,421.91	2.11%
2019	358	0.66%	20,035,554.33	1.01%
2020	114	0.21%	6,538,553.73	0.33%
2021	343	0.63%	25,668,802.00	1.30%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	12,071	22.17%	139,656,252.05	7.06%
2026 - 2030	15,577	28.61%	409,597,378.11	20.72%
2031 - 2035	10,854	19.93%	459,325,566.13	23.23%
2036 - 2040	7,867	14.45%	435,295,395.14	22.02%
2041 - 2045	3,650	6.70%	232,007,987.65	11.73%
2046 +	4,428	8.13%	301,185,581.03	15.23%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,698	15.98%	76,719,639.91	3.88%
40.01 - 60 months	4,314	7.92%	84,785,068.60	4.29%
60.01 - 90 months	7,242	13.30%	155,737,619.39	7.88%
90.01 - 120 months	8,172	15.01%	263,011,424.83	13.30%
120.01 - 150 months	6,330	11.63%	247,694,740.49	12.53%
150.01 - 180 months	4,445	8.16%	217,655,247.03	11.01%
over 180 months	15,246	28.00%	931,464,419.87	47.11%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,031	9.24%	319,204,952.00	16.15%
1.01% - 2.00%	29,546	54.27%	1,108,287,195.75	56.06%
2.01% - 3.00%	3,293	6.05%	95,824,398.26	4.85%
3.01% - 4.00%	2,940	5.40%	144,043,439.97	7.29%
4.01% - 5.00%	9,946	18.27%	242,148,711.29	12.25%
5.01% - 6.00%	959	1.76%	21,581,070.80	1.09%
6.01% - 7.00%	1,438	2.64%	24,820,467.62	1.26%
7.01% +	1,294	2.38%	21,157,924.43	1.07%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,005	29.40%	209,617,420.11	10.60%
20.01% - 30.00%	8,498	15.61%	225,705,988.24	11.42%
30.01% - 40.00%	7,278	13.37%	262,326,078.07	13.27%
40.01% - 50.00%	6,639	12.19%	303,559,216.53	15.35%
50.01% - 60.00%	5,387	9.89%	285,300,005.97	14.43%
60.01% - 70.00%	4,141	7.61%	245,709,871.35	12.43%
70.01% - 80.00%	2,796	5.14%	175,459,081.40	8.87%
80.01% - 90.00%	1,901	3.49%	128,985,061.94	6.52%
90.01% - 100.00%	1,108	2.04%	81,735,270.67	4.13%
100.00% +	694	1.27%	58,670,165.82	2.97%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,753	36.28%	322,107,427.67	16.29%
20.01% - 30.00%	10,847	19.92%	354,297,738.70	17.92%
30.01% - 40.00%	9,682	17.78%	428,322,211.38	21.66%
40.01% - 50.00%	6,993	12.84%	374,670,096.62	18.95%
50.01% - 60.00%	4,240	7.79%	270,919,651.09	13.70%
60.01% - 70.00%	2,187	4.02%	156,208,308.38	7.90%
70.01% - 80.00%	593	1.09%	51,164,488.66	2.59%
80.01% - 90.00%	94	0.17%	11,198,692.13	0.57%
90.01% - 100.00%	27	0.05%	4,217,505.24	0.21%
100.00% +	31	0.06%	3,962,040.25	0.20%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,861	7.09%	59,794,123.42	3.02%
20.01% - 30.00%	5,049	9.27%	112,890,250.84	5.71%
30.01% - 40.00%	6,826	12.54%	186,168,243.32	9.42%
40.01% - 50.00%	8,356	15.35%	272,284,575.05	13.77%
50.01% - 60.00%	8,762	16.09%	333,158,409.76	16.85%
60.01% - 70.00%	7,890	14.49%	332,433,120.19	16.81%
70.01% - 80.00%	7,483	13.74%	346,068,312.14	17.50%
80.01% - 90.00%	3,786	6.95%	185,011,836.65	9.36%
90.01% - 100.00%	2,157	3.96%	136,890,559.02	6.92%
100.00% +	277	0.51%	12,368,729.75	0.63%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,746	39.94%	940,273,697.58	47.56%
Thessaloniki	7,976	14.65%	261,229,548.83	13.21%
Macedonia	6,418	11.79%	174,687,950.95	8.84%
Peloponnese	3,983	7.32%	131,665,567.42	6.66%
Thessaly	3,963	7.28%	110,717,560.63	5.60%
Stereia Ellada	2,977	5.47%	89,752,016.43	4.54%
Creta Island	2,210	4.06%	82,334,906.97	4.16%
Ionian Islands	863	1.59%	34,601,993.77	1.75%
Thrace	1,402	2.57%	41,560,028.21	2.10%
Epirus	1,659	3.05%	50,453,144.58	2.55%
Aegean Islands	1,250	2.30%	59,791,744.75	3.02%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	397	0.73%	28,868,723.54	1.46%
12 - 24	228	0.42%	12,663,907.97	0.64%
24 - 36	576	1.06%	31,679,531.93	1.60%
36 - 60	1,051	1.93%	57,463,601.14	2.91%
60 - 96	1,173	2.15%	42,000,811.13	2.12%
over 96	51,022	93.71%	1,804,391,584.41	91.27%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	14	0.03%	156,820.42	0.01%
5 - 10 years	578	1.06%	7,342,390.06	0.37%
10 - 15 years	7,961	14.62%	105,188,060.28	5.32%
15 - 20 years	9,984	18.34%	237,245,913.01	12.00%
20 - 25 years	10,186	18.71%	393,245,054.94	19.89%
25 - 30 years	17,112	31.43%	703,142,847.58	35.56%
30 - 35 years	3,762	6.91%	221,733,556.37	11.22%
35 years +	4,850	8.91%	309,013,517.44	15.63%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,330	77.75%	1,454,073,352.54	73.55%
Houses	12,117	22.25%	522,994,807.58	26.45%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,941	21.93%	441,704,652.14	22.34%
Purchase	29,162	53.56%	1,123,317,299.97	56.82%
Repair	10,113	18.57%	318,341,806.65	16.10%
Construction (re-mortgage)	113	0.21%	6,698,753.34	0.34%
Purchase (re-mortgage)	630	1.16%	28,829,225.01	1.46%
Repair (re-mortgage)	324	0.60%	13,439,864.81	0.68%
Equity Release	2,164	3.97%	44,736,558.21	2.26%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,259	99.65%	1,961,270,202.15	99.20%
Balloon	188	0.35%	15,797,957.97	0.80%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	53,468	98.20%	1,947,100,104.37	98.48%
Fixed Converting to Floating	557	1.02%	27,965,784.23	1.41%
Fixed to Maturity	422	0.78%	2,002,271.52	0.10%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

Fixed rate assets 1.52%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,197	5.98%	211,912,905.26	10.88%
Libor 3 Months (CHF)	481	0.90%	35,215,672.33	1.81%
ECB Tracker	26,299	49.19%	921,219,243.08	47.31%
Euribor 1 Month	1,979	3.70%	85,309,628.88	4.38%
Euribor 3 Months	9,227	17.26%	421,376,259.27	21.64%
Libor 1 Month (Euro)	42	0.08%	727,375.45	0.04%
Eurobank OEK's Rate	120	0.22%	1,957,293.19	0.10%
Euribor 6 Months	7	0.01%	26,354.46	0.00%
TBank OEK's Rate	69	0.13%	905,160.70	0.05%
TBank OG Rate	27	0.05%	343,920.72	0.02%
Originator Rate	12,020	22.48%	269,106,291.03	13.77%
Grand Total	53,468	100.00%	1,947,100,104.37	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	83	14.90%	3,165,784.37	11.32%
Euribor 1 Month	56	10.05%	2,212,859.02	7.91%
Euribor 3 Months	252	45.24%	16,077,430.36	57.49%
Originator Rate	166	29.80%	6,509,710.48	23.28%
Grand Total	557	100.00%	27,965,784.23	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	37	6.64%	1,429,337.77	5.11%
1 Jan 2022 +	520	93.36%	26,536,446.46	94.89%
Grand Total	557	100.00%	27,965,784.23	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,447	100.00%	1,977,068,160.12	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	54,447	100.00%	1,977,068,160.12	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	43,808	80.46%	1,723,169,316.72	87.16%
Y	10,639	19.54%	253,898,843.40	12.84%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,196	95.87%	1,850,887,113.95	93.62%
Y	2,251	4.13%	126,181,046.17	6.38%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,447	100.00%	1,977,068,160.12	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,254	90.46%	1,847,147,130.28	93.43%
Y	5,193	9.54%	129,921,029.84	6.57%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	52,431	96.30%	1,901,799,713.64	96.19%
Second home/Holiday houses	1,865	3.43%	69,930,541.06	3.54%
Buy-to-let/Non-Owner occupied	36	0.07%	1,772,112.84	0.09%
Other	115	0.21%	3,565,792.58	0.18%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,034	25.78%	600,695,075.13	30.38%
Pensioner	9,438	17.33%	254,225,524.96	12.86%
Other Private Employees	8,138	14.95%	295,014,264.68	14.92%
Civil Servant	6,636	12.19%	217,778,052.70	11.02%
Unemployed	2,673	4.91%	80,299,318.28	4.06%
Other Self Employed	2,612	4.80%	123,103,304.51	6.23%
Teacher	2,164	3.97%	70,286,420.49	3.56%
Civil Servant - Policeman	1,709	3.14%	73,259,049.36	3.71%
Civil Servant - Primary School Teachers	1,570	2.88%	47,747,031.74	2.42%
Salesman	1,381	2.54%	44,152,816.81	2.23%
Military Personnel	1,295	2.38%	54,239,297.60	2.74%
Housewife	961	1.77%	31,101,863.61	1.57%
Accountant	748	1.37%	30,797,674.47	1.56%
Civil Servant- Nurse/ Midwife	566	1.04%	21,295,599.42	1.08%
Lawyers - Jurists	522	0.96%	33,072,866.36	1.67%
Grand Total	54,447	100.00%	1,977,068,160.12	100.00%