

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 130

Reporting Date: 20/4/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2021	31/3/2021

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

I Programme Details as of 20/4/2021

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Baa2	620,000,000.00	Euribor 3M + 0.50%	20-Jul-21	20-Jul-22
4	16-May-16	XS1410482951	Baa2	300,000,000.00	Euribor 3M + 0.50%	21-Feb-22	20-Feb-23
5	19-Mar-18	XS1795267514	Baa2	150,000,000.00	Euribor 3M + 1.25%	21-Mar-22	20-Mar-23
6	11-Jul-18	XS1855456106	Baa2	270,000,000.00	Euribor 3M + 0.50%	20-Jul-21	20-Jul-22
7	4-Feb-21	XS2297243987	Baa2	600,000,000.00	Euribor 3M + 0.50%	20-May-22	20-May-23
				1,940,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.71

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jan-21	20-Apr-21	90	Act/360	0.0000%	0.00	0.00
4	22-Feb-21	20-May-21	57	Act/360	0.0000%	0.00	-
5	22-Mar-21	20-Jun-21	29	Act/360	0.0000%	0.00	-
6	20-Jan-21	21-Apr-21	90	Act/360	0.0000%	0.00	-
7	4-Feb-21	20-May-21	75	Act/360	0.0000%	0.00	-

* As of 10/04 we proceeded with the cancellation of 100min out of ISIN XS0515809662

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/3/2021			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	463,700,309.76	2,087,568,079.36	2,506,448,214.64	424,647,856.60	2,010,469,000.21	2,397,004,460.43
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	463,544,299.65	2,084,909,664.85	2,503,648,869.59	424,177,661.85	2,008,394,747.65	2,394,502,213.38
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	389,820,946.49	1,920,834,511.09	2,272,976,287.50	357,922,691.72	1,852,325,004.84	2,178,123,923.21
A.4	Aggregate Original Principal O/S balance	491,458,016.91	3,089,244,144.34	3,580,702,161.25	457,503,758.39	3,019,945,272.79	3,477,449,031.18
A.5	Average Current Principal O/S balance	111,493.22	43,795.75	48,363.69	109,473.54	43,153.30	47,495.53
A.6	Average Original Principal O/S balance	118,167.35	64,810.22	69,092.18	117,943.74	64,820.99	68,904.04
A.7	Maximum Current Principal O/S balance	1,086,545.15	4,108,919.95	4,108,919.95	1,086,545.15	4,124,275.29	4,124,275.29
A.8	Maximum Original Principal O/S balance	1,800,000.00	5,500,000.00	5,500,000.00	1,097,900.60	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,159	47,666	51,825	3,879	46,589	50,468
A.10	Weighted Average Seasoning (years)	8.36	8.15	8.18	9.25	8.55	8.67
A.11	Weighted Average Remaining Maturity (years)	20.39	19.83	19.92	19.57	19.41	19.44
A.12	Weighted Average Current Indexed LTV percent (%)	87.92	64.73	68.61	87.75	64.35	68.12
A.13	Weighted Average Current Unindexed LTV percent (%)	64.73	48.98	51.61	64.64	48.72	51.29
A.14	Weighted Average Original LTV percent (%)	70.81	62.27	63.70	70.94	62.77	64.09
A.15	Weighted Average Interest Rate - Total (%)	0.44	2.08	1.81	0.44	2.12	1.85
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.23	0.93	0.54	1.22	0.92
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.48	96.33	96.02	95.32	96.73	96.50
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.14	2.36	2.49	4.49	2.87	3.13
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	2.35	1.18	1.37	0.08	0.30	0.27
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.03	0.13	0.11	0.11	0.10	0.10
A.21	FX Rate	1.1070	-	-	1.0986	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/3/2021		As of 31/3/2021		As of 31/3/2021	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	5,328	1,744,983.62	62,043	9,206,096.68	67,371	10,782,414.31
B.2	Partial Prepayments	1	6,000.00	108	820,126.71	109	825,546.76
B.3	Whole Prepayments	5	173,320.30	63	1,766,143.60	68	1,922,711.17
B.4	Total Principal Receipts (B1+B2+B3)	-	1,924,303.92	-	11,792,366.99	-	13,530,672.25

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/3/2021		As of 31/3/2021		As of 31/3/2021	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	4,151	148,618.45	54,040	3,726,006.78	58,191	3,860,260.12
C.2	Interest From Overdues	1,418	1,062.00	12,256	8,973.34	13,674	9,932.69
C.3	Total Interest Receipts (C1+C2)	-	149,680.45	-	3,734,980.12	-	3,870,192.81
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/3/2021		As of 31/3/2021		As of 31/3/2021	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,991	438,109,695.47	46,159	2,010,968,495.36	50,150	2,406,731,544.57
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	165	25,434,604.18	1,454	73,941,169.49	1,619	96,917,325.03
A.3	Totals (A1+ A2)	4,156	463,544,299.65	47,613	2,084,909,664.85	51,769	2,503,648,869.59
A.4	In Arrears Loans 90 Days To 360 Days	3	156,010.11	53	2,658,414.51	56	2,799,345.05
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	3	156,010.11	53	2,658,414.51	56	2,799,345.05

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/3/2021		As of 31/3/2021		As of 31/3/2021	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	102	14,556,572.70	976	49,339,870.67	1,078	62,489,439.50
B.2	60 Days < Installment <= 89 Days	63	10,878,031.48	478	24,601,298.82	541	34,427,885.52
B.3	Total (B1+B2=A4)	165	25,434,604.18	1,454	73,941,169.49	1,619	96,917,325.03
B.4	90 Days < Installment <= 119 Days	3	156,010.11	53	2,658,414.51	56	2,799,345.05
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	3	156,010.11	53	2,658,414.51	56	2,799,345.05

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/3/2021		As of 31/3/2021		As of 31/3/2021	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	52,737,566.56	11,653,804.05	123,353,648.31	34,648,936.16	170,993,726.50	45,176,311.09
A.2	Number of Loans	432	139	2,143	975	2,575	1,114



Statutory Tests

as of 31/3/2021

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	0.00	
Total Bonds Amount	1,940,000,000.00	
Current Outstanding Balance of Loans	2,506,448,214.64	
A. Adjusted Outstanding Principal of Loans ²	2,272,976,287.50	
B. Accrued Interest on Loans	4,404,870.88	
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	6,932,500.00	
Nominal Value (A+B+C+D-Z)	2,270,448,658.38	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,637,881,906.59	
Net Present Value of Liabilities	1,946,538,021.49	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	2,575,709,621.79	
Net Present Value of Liabilities	1,942,454,749.69	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	2,850,359,040.49	
Net Present Value of Liabilities	1,974,971,279.53	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	32,295,577.27	
Interest due on all series of covered bonds during 1st year	0.00	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	268,829.17	
Required Reserve Amount	0.00	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	268,829.17	

¹ Outstanding Accrued Interest on Bonds as at end date of data's 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.

³ The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,159	8.03%	418,880,135.28	16.71%
EUR	47,666	91.97%	2,087,568,079.36	83.29%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	17,913	34.56%	398,461,545.72	11.13%
37.501 - 75.000	17,283	33.35%	951,053,743.98	26.56%
75.001 - 100.000	6,986	13.48%	617,733,858.10	17.25%
100.001 - 150.000	5,913	11.41%	730,030,483.10	20.39%
150.001 - 250.000	2,820	5.44%	533,150,772.52	14.89%
250.001 - 500.000	797	1.54%	258,980,771.22	7.23%
500.001 +	113	0.22%	91,290,986.61	2.55%
Grand Total	51,825	100.00%	3,580,702,161.25	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	28,535	55.06%	534,099,731.19	21.31%
37.501 - 75.000	13,849	26.72%	733,946,404.41	29.28%
75.001 - 100.000	4,019	7.75%	346,235,474.63	13.81%
100.001 - 150.000	3,313	6.39%	398,642,719.57	15.90%
150.001 - 250.000	1,566	3.02%	290,898,415.29	11.61%
250.001 - 500.000	475	0.92%	152,103,207.51	6.07%
500.001 +	68	0.13%	50,522,262.05	2.02%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,256	17.86%	222,960,398.86	0/1/1900
2005	3,604	6.95%	158,713,746.89	0/1/1900
2006	4,863	9.38%	228,696,262.93	9.12%
2007	3,926	7.58%	214,708,506.87	8.57%
2008	2,309	4.46%	128,257,382.50	5.12%
2009	1,636	3.16%	83,506,036.42	3.33%
2010	2,284	4.41%	124,481,204.15	4.97%
2011	2,368	4.57%	106,944,075.42	4.27%
2012	2,250	4.34%	77,148,525.14	3.08%
2013	1,577	3.04%	49,523,792.58	1.98%
2014	731	1.41%	24,187,648.31	0.97%
2015	538	1.04%	25,264,700.15	1.01%
2016	523	1.01%	28,440,368.91	1.13%
2017	1,519	2.93%	57,872,424.69	2.31%
2018	1,388	2.68%	55,700,903.62	2.22%
2019	2,862	5.52%	187,711,937.72	7.49%
2020	8,275	15.97%	603,545,287.19	24.08%
2021	1,916	3.70%	128,786,012.29	5.14%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	6,308	12.17%	86,801,710.61	3.46%
2026 - 2030	10,026	19.35%	265,547,883.17	10.59%
2031 - 2035	8,483	16.37%	371,557,449.58	14.82%
2036 - 2040	8,603	16.60%	510,156,601.89	20.35%
2041 - 2045	7,022	13.55%	441,382,731.54	17.61%
2046 +	11,383	21.96%	831,001,837.86	33.15%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,522	6.80%	44,095,294.01	1.76%
40.01 - 60 months	3,146	6.07%	50,836,430.91	2.03%
60.01 - 90 months	5,027	9.70%	103,760,352.06	4.14%
90.01 - 120 months	4,946	9.54%	165,675,485.98	6.61%
120.01 - 150 months	4,178	8.06%	168,277,751.74	6.71%
150.01 - 180 months	4,161	8.03%	201,415,223.44	8.04%
over 180 months	26,845	51.80%	1,772,387,676.50	70.71%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	8,389	16.19%	613,011,730.93	24.46%
1.01% - 2.00%	21,227	40.96%	1,118,118,119.37	44.61%
2.01% - 3.00%	5,534	10.68%	225,103,726.03	8.98%
3.01% - 4.00%	7,027	13.56%	331,885,480.23	13.24%
4.01% - 5.00%	6,268	12.09%	148,299,603.03	5.92%
5.01% - 6.00%	1,184	2.28%	34,682,444.80	1.38%
6.01% - 7.00%	769	1.48%	15,674,700.35	0.63%
7.01% +	1,427	2.75%	19,672,409.90	0.78%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,433	22.06%	175,643,023.85	7.01%
20.01% - 30.00%	5,921	11.42%	190,773,688.29	7.61%
30.01% - 40.00%	5,869	11.32%	238,703,545.37	9.52%
40.01% - 50.00%	4,874	9.40%	236,600,886.35	9.44%
50.01% - 60.00%	4,603	8.88%	255,193,310.24	10.18%
60.01% - 70.00%	4,307	8.31%	270,791,076.76	10.80%
70.01% - 80.00%	3,478	6.71%	240,002,340.03	9.58%
80.01% - 90.00%	2,750	5.31%	189,594,710.99	7.56%
90.01% - 100.00%	2,517	4.86%	193,326,634.51	7.71%
100.00% +	6,073	11.72%	515,818,998.25	20.58%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,618	28.21%	271,676,334.41	10.84%
20.01% - 30.00%	7,445	14.37%	281,935,305.44	11.25%
30.01% - 40.00%	7,001	13.51%	332,284,210.44	13.26%
40.01% - 50.00%	6,155	11.88%	351,352,159.81	14.02%
50.01% - 60.00%	5,249	10.13%	346,052,535.22	13.81%
60.01% - 70.00%	4,969	9.59%	365,204,752.22	14.57%
70.01% - 80.00%	3,833	7.40%	305,577,841.70	12.19%
80.01% - 90.00%	1,430	2.76%	132,325,717.38	5.28%
90.01% - 100.00%	535	1.03%	56,372,323.52	2.25%
100.00% +	590	1.14%	63,667,034.50	2.54%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,892	9.44%	92,150,773.64	3.68%
20.01% - 30.00%	5,472	10.56%	156,099,106.51	6.23%
30.01% - 40.00%	6,492	12.53%	239,245,871.69	9.55%
40.01% - 50.00%	7,044	13.59%	316,721,641.82	12.64%
50.01% - 60.00%	6,874	13.26%	358,181,175.60	14.29%
60.01% - 70.00%	6,447	12.44%	373,900,134.56	14.92%
70.01% - 80.00%	6,671	12.87%	422,579,486.70	16.86%
80.01% - 90.00%	3,783	7.30%	253,672,677.17	10.12%
90.01% - 100.00%	2,363	4.56%	184,796,263.75	7.37%
100.00% +	1,787	3.45%	109,101,083.21	4.35%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,504	43.42%	1,281,730,008.82	51.14%
Thessaloniki	7,230	13.95%	342,687,488.70	13.67%
Macedonia	5,451	10.52%	194,244,479.48	7.75%
Peloponnese	3,741	7.22%	152,468,553.12	6.08%
Thessaly	3,374	6.51%	121,739,309.38	4.86%
Sterea Ellada	2,769	5.34%	105,840,494.60	4.22%
Creta Island	1,899	3.66%	89,992,744.66	3.59%
Ionian Islands	780	1.51%	36,407,873.59	1.45%
Thrace	1,212	2.34%	46,539,347.47	1.86%
Epirus	1,334	2.57%	46,991,805.45	1.87%
Aegean Islands	1,531	2.95%	87,806,109.38	3.50%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	8,071	15.57%	561,508,285.20	22.40%
12 - 24	4,522	8.73%	339,863,316.20	13.56%
24 - 36	1,520	2.93%	60,280,421.98	2.41%
36 - 60	2,269	4.38%	94,312,507.57	3.76%
60 - 96	2,278	4.40%	84,618,599.61	3.38%
over 96	33,165	63.99%	1,365,865,084.09	54.49%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	453	0.87%	12,466,693.09	0.50%
5 - 10 years	1,548	2.99%	33,039,821.31	1.32%
10 - 15 years	4,744	9.15%	137,235,336.08	5.48%
15 - 20 years	8,433	16.27%	306,185,503.90	12.22%
20 - 25 years	9,251	17.85%	440,346,704.31	17.57%
25 - 30 years	14,167	27.34%	710,667,463.91	28.35%
30 - 35 years	7,315	14.11%	518,582,416.49	20.69%
35 years +	5,914	11.41%	347,924,275.55	13.88%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	38,248	73.80%	1,761,127,908.35	70.26%
Houses	13,577	26.20%	745,320,306.29	29.74%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,011	19.32%	482,595,228.92	19.25%
Purchase	23,703	45.74%	1,323,279,772.78	52.80%
Repair	10,354	19.98%	460,137,096.47	18.36%
Construction (re-mortgage)	165	0.32%	11,400,992.81	0.45%
Purchase (re-mortgage)	665	1.28%	40,637,390.56	1.62%
Repair (re-mortgage)	488	0.94%	29,228,291.77	1.17%
Equity Release	6,439	12.42%	159,169,441.33	6.35%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	49,461	95.44%	2,438,802,533.06	97.30%
Balloon	2,364	4.56%	67,645,681.58	2.70%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,818	92.27%	2,339,673,115.73	93.35%
Fixed Converting to Floating	3,798	7.33%	162,170,800.41	6.47%
Fixed to Maturity	209	0.40%	4,604,298.51	0.18%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

Fixed rate assets **6.65%**
Asset WAL (in years) **8.31**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,711	5.67%	281,051,315.76	12.01%
Libor 3 Months (CHF)	1,294	2.71%	131,731,095.52	5.63%
ECB Tracker	10,844	22.68%	430,783,937.71	18.41%
Euribor 1 Month	4,401	9.20%	267,008,720.44	11.41%
Euribor 3 Months	20,215	42.27%	1,062,340,029.68	45.41%
Libor 1 Month (Euro)	104	0.22%	2,137,913.05	0.09%
Eurobank OEK's Rate	170	0.36%	3,434,679.96	0.15%
Euribor 6 Months	4	0.01%	38,382.20	0.00%
TBank OEK's Rate	25	0.05%	557,727.27	0.02%
TBank GG Rate	11	0.02%	263,469.50	0.01%
Originator Rate	8,039	16.81%	160,325,844.63	6.85%
Grand Total	47,818	100.00%	2,339,673,115.73	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7	0.18%	297,079.15	0.18%
Libor 3 Months (CHF)	72	1.90%	2,635,804.38	1.63%
ECB Tracker	130	3.42%	4,995,564.11	3.08%
Euribor 1 Month	734	19.33%	19,529,418.71	12.04%
Euribor 3 Months	2,705	71.22%	128,735,542.96	79.38%
Originator Rate	150	3.95%	5,977,391.10	3.69%
Grand Total	3,798	100.00%	162,170,800.41	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	659	17.28%	19,226,874.93	11.82%
1 Jan 2022 +	3,141	82.70%	142,830,071.64	88.07%
Grand Total	3,798	100.00%	162,170,800.41	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,822	99.99%	2,506,392,311.38	100.00%
Y	3	0.01%	55,903.26	0.00%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	2	66.67%	51,194.29	91.58%
OEK Subsidy	1	33.33%	4,708.97	8.42%
Grand Total	3	100.00%	55,903.26	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,747	80.55%	2,148,572,802.11	85.72%
Y	10,078	19.45%	357,875,412.54	14.28%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,629	97.69%	2,421,802,679.49	96.62%
Y	1,196	2.31%	84,645,535.15	3.38%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,522	95.56%	2,351,854,197.72	93.83%
S	2,303	4.44%	154,594,016.92	6.17%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,957	90.61%	2,340,667,352.67	93.39%
Y	4,868	9.39%	165,780,861.97	6.61%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49,613	95.73%	2,398,359,242.29	95.69%
Second home/Holiday houses	2,054	3.96%	101,262,579.23	4.04%
Buy-to-let/Non-Owner occupied	76	0.15%	3,570,370.17	0.14%
Other	82	0.16%	3,256,022.95	0.13%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,962	26.94%	784,951,054.26	31.32%
Other Private Employees	6,980	13.47%	349,720,362.94	13.95%
Pensioner	9,088	17.54%	313,988,462.35	12.53%
Other Self employed	2,931	5.66%	185,987,118.03	7.42%
Civil Servant	4,855	9.37%	184,235,063.19	7.35%
Unemployed	3,956	7.63%	165,802,978.48	6.62%
Bank employee	1,948	3.76%	132,107,092.54	5.27%
Civil Servant - Policeman	1,386	2.67%	69,742,401.92	2.78%
Salesman	1,206	2.33%	55,724,920.94	2.22%
Teacher	1,370	2.64%	54,219,175.59	2.16%
Housewife	1,155	2.23%	48,164,611.86	1.92%
Military Personnel	946	1.83%	47,764,449.53	1.91%
Independent means	603	1.16%	41,702,494.95	1.66%
Lawyers - Jurists	491	0.95%	38,529,111.18	1.54%
Civil Servant - Primary school teachers	948	1.83%	33,808,916.88	1.35%
Grand Total	51,825	100.00%	2,506,448,214.64	100.00%