# EUROBANK S.A. Covered Bond II Programme Investor Report

Report No:

Reporting Date:

20/4/2021

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

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

#### **Programme Details**

as of 20/4/2021

Eurobank

Series	Issue Date	ISIN	Moody's Rating	Original Balance Interest Rate		Maturity	
Selles	issue Date	IOIN	Woody 5 Italing	(in Euro)	interest ivate	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	Interes	t Period			Current	Interest Accrued	Interest Paid
Selles	Start date	End Date	Actual Days	Accrued Base	Interest Rate	Interest Accided	interest i aid
3	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 20-Jan-21 21-Apr-21		29	Act/360	0.0000%	0.00	•
6			90	Act/360	0.0000%	0.00	•
7	4-Feb-21	20-May-21	75	Act/360	0.0000%	0.00	-

 $<sup>\</sup>ensuremath{^{\bigstar}}$  As of 10/04 we proceeded with the cancellation of 100mln out of ISIN XS0515809662

#### Summary Loan Portfolio - Status - Removals & Replenishments

## Part 1 - Mortgage Asset Portfolio

		As of	31/3/2021			Previous Report	
-A-	MORTGAGE POOL SUMMARY INFO	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 - (%) - Preferntial Rate	0.55	1.23	0.93	0.54	1.22	0.92
A.17	OS Principal of Perfoming 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	-	-

	Principal Receipts For Performing				31/3/2021		
-B-	Or Delinquent / In Arrears Loans	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	5,328	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

	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of	31/3/2021		
-C-		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
	Of Delinquent / III Arrears Loans	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

		As of 31/3/2021					
-A-	Portfolio Status	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	3,991	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

		As of 31/3/2021					
-B-	Breakdown of In Arrears Loans Number Of Days Past Due	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	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

	Loan Amounts During The Period			As of	31/3/2021		
-A-		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	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

Ш	II Stat	atutory Tests	of 31/3/2021

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	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 <sup>2</sup>	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	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	2,575,709,621.79	
Net Present Value of Liabilities	1,942,454,749.69	
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value	2,850,359,040.49	7 400
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 <sup>3</sup>	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger <sup>4</sup>		
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	

<sup>Outstanding Accrued Interest on Bonds as at end date of data's reporting period
the adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.
The maximum asset percentage amented to 33% (from 95%) on 2016/3037
Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)</sup> 

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%	228,695,262.93	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	10.849
20.01% - 30.00%	7,445	14.37%	281,935,305.44	11.259
30.01% - 40.00%	7,001	13.51%	332,284,210.44	13.269
40.01% - 50.00%	6,155	11.88%	351,352,159.81	14.029
50.01% - 60.00%	5,249	10.13%	346,052,535.22	13.819
60.01% - 70.00%	4,969	9.59%	365,204,752.22	14.579
70.01% - 80.00%	3,833	7.40%	305,577,841.70	12.199
80.01% - 90.00%	1.430	2.76%	132,325,717.38	5.289
90.01% - 100.00%	535	1.03%	56,372,323.52	2.259
100.00% +	590	1.14%	63,667,034.50	2.549
Grand Total	51.825	100.00%	2,506,448,214.64	100.00
	72.21		,,	
ORIGINAL LTV				
0.000/ 00.000/	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0.00% - 20.00%	4,892	9.44%	92,150,773.64	3.689
20.01% - 30.00%	5,472	10.56%	156,099,106.51	6.239
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	12.649
50.01% - 60.00%	6,874	13.26%	358,181,175.60	14.299
60.01% - 70.00%	6,447	12.44%	373,900,134.56	14.929
70.01% - 80.00%	6,671	12.87%	422,579,486.70	16.869
80.01% - 90.00%	3,783	7.30%	253,672,677.17	10.129
90.01% - 100.00%	2,363	4.56%	184,796,263.75	7.379
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				
ECCATION OF PROPERTY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,504	43.42%	1,281,730,008.82	51.149
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	6.089
Thessalv	3,741	6.51%	121,739,309,38	4.869
Sterea Ellada	2.769	5.34%		4.229
Creta Island	1,899	3.66%	105,840,494.60 89,992,744.66	3.599
Ionian Islands	780			
Thrace		1.51%	36,407,873.59	1.459
	1,212	2.34%	46,539,347.47	1.869
Epirus	1,334	2.57%	46,991,805.45	1.879
Aegean Islands Grand Total	1,531 <b>51,825</b>	2.95% 100.00%	87,806,109.38 <b>2,506,448,214.64</b>	3.50% 100.00%
Orana Total	31,523	100.0070	2,000,440,214.04	100.007
SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
0 - 12	8,071	15.57%	561,508,285.20	22.409
12 - 24	4,522	8.73%	339,863,316.20	13.569
24 - 36	1,520	2.93%	60,280,421.98	2.419
36 - 60	2,269	4.38%	94,312,507.57	3.769
60 - 96	2,278	4.40%	84,618,599.61	3.389
over 96		00.000/	1,365,865,084.09	54.499
0/61 30	33,165	63.99%	1,303,003,004.03	
	33,165 <b>51,825</b>	100.00%	2,506,448,214.64	
Grand Total				100.00%
Grand Total		100.00%	2,506,448,214.64	100.00
	51,825			

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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		
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%	

NDEX TYPE (FLOATING)	Num of Loan-		6 of loans	Principal Fuse Found	% of Principal Fura Farm
Libor 1 Month (CHF)	Num of Loans	. <sub>711</sub>	6 of loans 5.67%	Principal Euro Equiv. 281,051,315.76	% of Principal Euro Equiv. 12.01%
ibor 3 Months (CHF)		,294	2.71%	131,731,095.52	5.63%
CB Tracker	10	,844	22.68%	430,783,937.71	18.41%
uribor 1 Month		,401	9.20%	267,008,720.44	11.41%
uribor 3 Months	20	,215	42.27%	1,062,340,029.68	45.41%
ibor 1 Month (Euro) urobank OEK's Rate		104 170	0.22% 0.36%	2,137,913.05 3,434,679.96	0.09% 0.15%
uribor 6 Months		4	0.01%	38,382.20	0.15%
Bank OEK's Rate		25	0.05%	557,727.27	0.02%
Bank GG Rate		11	0.02%	263,469.50	0.01%
Originator Rate	8	,039	16.81%	160,325,844.63	6.85%
rand Total		,818	100.00%	2,339,673,115.73	100.00%
IDEX TYPE (FIXED CONVERTING TO	FLOATING)				
	Num of Loans		6 of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
oor 1 Month (CHF) oor 3 Months (CHF)		7 72	0.18% 1.90%	297,079.15 2,635,804.38	0.18% 1.63%
CB Tracker		130	3.42%	4,995,564.11	3.08%
uribor 1 Month		734	19.33%	19,529,418.71	12.04%
uribor 3 Months	2	.705	71.22%	128,735,542.96	79.38%
riginator Rate		150	3.95%	5,977,391.10	3.69%
rand Total	3	,798	100.00%	162,170,800.41	100.00%
XED CONVERTING TO FLOATING - E	ND OF FIXED RATE PE	R.			
Jan 2021 - 31 Dec 2021	Num of Loans	659	6 of loans 17.28%	Principal Euro Equiv. 19,226,874.93	% of Principal Euro Equiv. 11.82%
Jan 2022 +	з	,141	82.70%	142,830,071.64	88.07%
rand Total		,798	100.00%	162,170,800.41	100.00%
UBSIDISED VS. NON-SUBSIDISED LO	DANS				
Subsidised flag	Num of Loans	9	6 of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
	51	,822	99.99%	2,506,392,311.38	100.00%
rand Total		925	0.01%	55,903.26	0.00%
unu i Viai	51	,825	100.00%	2,506,448,214.64	100.00%
UBSIDISED LOANS	Num of Loan-	0	/ of loans	Principal Fuse Fault	% of Principal Fura Facility
reek Government	Num of Loans	2	66.67%	Principal Euro Equiv. 51,194.29	% of Principal Euro Equiv. 91.58%
EK Subsidy		1	33.33%	4,708.97	8.42%
rand Total		3	100.00%	55,903.26	100.00%
OMBINED LOANS					
	Num of Loans	% of loans			% of Principal Euro Equiv.
		,747	80.55%	2,148,572,802.11	85.72%
rand Total	10	,078 , <b>825</b>	19.45% 100.00%	357,875,412.54 <b>2,506,448,214.64</b>	14.28% 100.00%
	31	,020	100.0076	2,000,440,214.04	100.00%
referential Rate Euro	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
		,629	97.69%	2,421,802,679.49	96.62%
		,196	2.31%	84,645,535.15	3.38%
rand Total		,825	100.00%	2,506,448,214.64	100.00%
TAFF LOANS					
	Num of Loans	% of loan:		Principal Euro Equiv.	% of Principal Euro Equiv.
TAFF LOANS	49	,522	95.56%	2,351,854,197.72	93.83%
	49	,522	95.56% 4.44%	2,351,854,197.72 154,594,016.92	93.83% 6.17%
	49	,522	95.56%	2,351,854,197.72	93.83%
rand Total	49 2 51	,522 ,303 , <b>825</b>	95.56% 4.44% <b>100.00%</b>	2,351,854,197.72 154,594,016.92 <b>2,506,448,214.64</b>	93.83% 6.17% <b>100.00%</b>
rand Total DD-ON LOANS	49 2 51 Num of Loans	,522 ,303 , <b>825</b> % of loans	95.56% 4.44% 100.00%	2,351,854,197.72 154,594,016,92 <b>2,506,448,214.64</b> Principal Euro Equiv.	93.83% 6.17% 100.00% % of Principal Euro Equiv.
rand Total	49   2   51	,522 ,303 , <b>825</b>	95.56% 4.44% <b>100.00%</b>	2,351,854,197.72 154,594,016.92 <b>2,506,448,214.64</b>	93.83% 6.17% <b>100.00%</b>
rand Total DD-ON LOANS	49   2   51   Num of Loans   46   4	,522 ,303 , <b>825</b> % of loans	95.56% 4.44% 100.00% s	2,351,854,197.72 154,594,016.92 2,506,448,214.64 Principal Euro Equiv. 2,340,667,352.67	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61%
rand Total  DD-ON LOANS  rand Total	49   2   51   Num of Loans   46   4	,522 ,303 , <b>825</b> % of loan:	95.56% 4.44% 100.00% s 90.61% 9.39%	2,351,854,197.72 154,594,016.92 2,506,448,214.64 Principal Euro Equiv. 2,340,667,352.67 165,780,861.97	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61%
rand Total  DD-ON LOANS  and Total  CCUPANCY TYPES	A9   2   51     Num of Loans   46   4   51     Num of Loans	,522 ,303 ,825 % of loan: ,957 ,868 ,825	95.56% 4.44% 100.00% s 90.61% 9.39% 100.00%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv.	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv.
and Total  DD-ON LOANS  and Total  CCUPANCY TYPES  wher occupied	A9   2   51     Num of Loans   46   41   51     Num of Loans   49   49   49   49   49   49   49   4	,522 ,303 ,825 ,825 ,957 ,957 ,868 ,825 ,805 ,805	95.56% 4.44% 100.00% s 90.61% 9.39% 100.00%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352,67 165,780,661.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69%
rand Total DD-ON LOANS  rand Total  CCUPANCY TYPES  wher occupied  scond home/Holiday houses	A9   2   51     Num of Loans   46   41   51     Num of Loans   49   49   49   49   49   49   49   4	,522   .303   .305   .3	95.56% 4.44% 100.00% S 90.61% 9.39% 100.00%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.404%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied  cond home/Holiday houses  y-to-let/Non-Owner occupied	A9   2   51     Num of Loans   46   41   51     Num of Loans   49   49   49   49   49   49   49   4	,522 ,303 ,825 ,957 ,868 ,825 ,613 ,054 ,76	95.56% 4.44% 100.00% S 90.61% 9.39% 100.00% S 95.73% 3.96% 0.15%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352,67 165,780,861,97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370,17	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  wher occupied scond home/Holiday houses sy-to-let/Non-Owner occupied ther	Num of Loans	,522   .303   .305   .3	95.56% 4.44% 100.00% S 90.61% 9.39% 100.00%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14%
and Total  DD-ON LOANS  and Total  CCUPANCY TYPES  wher occupied cond home/Holiday houses ny-to-let/Non-Owner occupied her and Total	Num of Loans	,522   .303   .825	95.56% 4.44% 100.00% 5 90.61% 9.39% 100.00% 8 95.73% 3.96% 0.15% 0.16%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,259,242.29 101,262,579,23 3,3570,370.17 3,256,022.95	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  wher occupied second home/Holiday houses such dome/Holiday houses such dome/Holiday houses and total  pp 15 Profession Euro	Num of Loans	,522 ,303 ,825 ,957 ,957 ,868 ,825 ,825 ,613 ,054 ,76 ,82 ,825 ,825	95.56% 4.44% 100.00% s 90.61% 9.39% 100.00% s 95.73% 3.96% 0.15% 0.16%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352,67 165,780,861,97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370,17 3,256,022,95 2,506,448,214.64	93.83% 6.17% 100.00%  % of Principal Euro Equiv. 93.39% 6.61% 100.00%  % of Principal Euro Equiv. 95.69% 4.04% 0.13% 100.00%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  wher occupied econd home/Holiday houses systo-let/Non-Owner occupied her and Total  up 15 Profession Euro  her Professions	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,825 ,613 ,613 ,614 ,76 ,82 ,825 ,825	95.56% 4.44% 100.00% s 90.61% 9.39% 100.00% s 95.73% 0.15% 0.165% 100.00%	2,351,854,197.72 154,594,016,32 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 9.14% 0.14% 0.14% 100.00% % of Principal Euro Equiv. 31.32%
rand Total  DD-ON LOANS  Tand Total  CCUPANCY TYPES  where occupied econd home/Holiday houses py-to-let/Non-Owner occupied her and Total  pp 15 Profession Euro  her Professions her Private Employees	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,825 ,613 ,054 ,76 ,82 ,825 ,825 ,825	95.56% 4.44% 100.00% s 90.61% 9.39% 100.00% s 95.73% 3.96% 0.15% 0.16% 5	2,351,854,197.72 154,594,016,39 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352,67 165,780,861,97 2,506,448,214.64  Principal Euro Equiv. 2,388,359,242.29 101,262,579,23 3,570,370,17 3,256,022,95 2,506,448,214.64	93.83% 6.17% 100.00%  % of Principal Euro Equiv. 93.39% 6.61% 100.00%  % of Principal Euro Equiv. 101.30% 100.00%  % of Principal Euro Equiv. 31.32% 13.32% 13.32%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  wher occupied ccond home/Holiday houses up-to-let/Non-Owner occupied her rand Total  pp 15 Profession Euro  ther Professions her Private Employees ensioner	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,613 ,613 ,613 ,614 ,76 ,822 ,825 ,825 ,825 ,825	95.56% 4.44% 100.00% 8 90.61% 9.39% 100.00% 8 95.73% 3.96% 0.15% 0.16% 100.00%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. Principal Euro Equiv. 3784,951,054.26 349,720,362.94 313,988,462.36	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14% 0.13% 100.00% % of Principal Euro Equiv. 31.32% 13.95% 12.53%
and Total  DD-ON LOANS  and Total  CCUPANCY TYPES  vner occupied ccond home/Holiday houses cyt-o-let/Non-Owner occupied her and Total  p 15 Profession Euro  her Professions her Private Employees nsioner her Self employed	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,825 ,825 ,825 ,962 ,982 ,982 ,982 ,980 ,088 ,931	95.56% 4.44% 100.00% s 90.61% 9.39% 100.00% s 95.73% 0.15% 0.16% 100.00%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. 764,951,054.26 349,720,362.94 313,888,462.35 185,987,118.03	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 93.68% 4.04% 4.04% 6.13% 100.00% % of Principal Euro Equiv. 31.32% 13.95% 12.53% 7.42%
and Total  DD-ON LOANS  and Total  CCUPANCY TYPES  wher occupied scond home/Holiday houses syl-to-let/Non-Owner occupied her and Total  pp 15 Profession Euro  her Professions her Private Employees sinsioner her Self employed wil Servant	Num of Loans	,522	\$ 95.56% 4.44% 100.00% \$ 90.61% 9.339% 100.00% \$ 95.73% 3.96% 0.15% 100.00% \$ 26.94% 13.47% 17.54% 5.66%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352,67 165,780,861,97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370,17 3,256,022,95 2,506,448,214.64  Principal Euro Equiv. 784,951,054,26 349,720,362,94 313,988,462,35 185,987,118,03 184,235,063,19	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14% 101.30% 100.00% % of Principal Euro Equiv. 31.32% 7.42% 7.42% 7.7.5%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied econd home/Holiday houses by-to-let/Non-Owner occupied her and Total  pp 15 Profession Euro  ther Professions her Private Employees ensioner ther Self employed wil Servant hermphoyed	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,825 ,825 ,825 ,962 ,982 ,982 ,982 ,980 ,088 ,931	95.56% 4.44% 100.00% s 90.61% 9.39% 100.00% s 95.73% 0.15% 0.16% 100.00%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262.579.23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. 784,951,054.26 349,720,362.94 313,988,462.35 185,987,118.03 184,235,063.19 165,802,978.48	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14% 0.13% 100.00% % of Principal Euro Equiv. 31.32% 31.32% 7.42% 7.35% 6.62%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  wher occupied scond home/Holiday houses y-to-let/Non-Owner occupied ther and Total  Dp-15 Profession Euro  ther Professions ther Private Employees sensioner ther Sell employed will Servant temployed ank employee	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,825 ,825 ,825 ,962 ,962 ,980 ,088 ,931 ,855	\$5.65% 4.44% 100.00% \$ 90.61% 9.39% 100.00% \$ 95.73% 0.15% 0.16% 100.00% \$ 26.94% 13.47% 17.56% 9.37%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352,67 165,780,861,97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370,17 3,256,022,95 2,506,448,214.64  Principal Euro Equiv. 784,951,054,26 349,720,362,94 313,988,462,35 185,987,118,03 184,235,063,19	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.13% 100.00% % of Principal Euro Equiv. 31.32% 12.53% 7.42% 7.43% 6.62% 5.27%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  wher occupied econd home/Holiday houses sy-to-let/Non-Owner occupied ther rand Total  DD-15 Profession Euro  ther Professions ther Private Employees ensioner ther Self employed will Servant will Servant will Servant voliceman	Num of Loans	,522	\$ 95.56% 4.44% 100.00% \$ 90.61% 9.39% 100.00% \$ 95.73% 3.96% 0.15% 0.16% 100.00% \$ 26.94% 13.47% 17.54% 5.66% 9.37% 7.63%	2,351,854,197.72 154,594,016,39 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352,67 155,780,861,97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370,17 3,256,022,95 2,506,448,214.64  Principal Euro Equiv. 784,951,054.26 349,720,362,94 313,988,462,35 185,987,118.03 184,235,063,19 165,802,978,48 132,107,092,54	93.83% 6.17% 100.00%  % of Principal Euro Equiv. 93.39% 6.61% 100.00%  % of Principal Euro Equiv. 101.30% 100.00%  % of Principal Euro Equiv. 31.32% 13.32% 13.32%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied acond home/Holiday houses acond there are total acond the first the first the first temployees ansioner there of the first temployed will servant temployed will servant temployee will servant - Policeman alsesman	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,825 ,825 ,825 ,825 ,825 ,825 ,82	95.56% 4.44% 100.00% 8 90.61% 9.39% 100.00% 8 95.73% 3.96% 0.15% 100.00% 100.00% 8 26.94% 13.47% 17.54% 5.66% 9.37% 5.66%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. 784,951,054,26 349,720,362.94 313,988,462.35 185,987,118.03 184,235,063.19 165,862,375,486 132,107,092.54 69,742,401.92	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14% 0.13% 100.00% % of Principal Euro Equiv. 31.32% 7.42% 7.35% 6.62% 5.27%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied scond home/Holiday houses suy-to-let/Non-Owner occupied ther and Total  pp 15 Profession Euro  ther Professions ther Private Employees shaisoner there Self employed wil Servant termployed ank employee vil Servant - Policeman lesman sacher sussewife	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,825 ,825 ,825 ,962 ,980 ,982 ,980 ,981 ,855 ,986 ,948 ,956 ,948 ,956 ,948 ,956 ,948 ,370 ,370	\$5.69% 4.44% 100.00%  \$ 90.61% 9.39% 100.00%  \$ 95.73% 3.66% 0.16% 100.00%  \$ 26.94% 13.47% 17.56% 9.37% 7.63% 3.76% 2.63% 2.63%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 131,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. 784,951,054.26 349,720,362.94 313,988,462.35 185,987,118.03 184,235,063.19 165,802,978.48 132,107,092.54 69,742,401.92 55,724,920.94 54,219,175.59 48,164,611.86	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 4.04% 6.13% 100.00% % of Principal Euro Equiv. 31.32% 7.35% 6.62% 5.27% 2.28% 2.16% 1.19%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied econd home/Holiday houses econd home/Holiday houses expy-to-let/Non-Owner occupied ther the there is the the there is t	Num of Loans	,522 ,303 ,825 ,957 ,868 ,825 ,613 ,613 ,613 ,614 ,76 ,82 ,825 ,825 ,825 ,825 ,980 ,981 ,981 ,981 ,981 ,981 ,981 ,981 ,981	\$ 95.69% 4.44% 100.00% \$ 90.61% 9.39% 100.00% \$ 95.73% 1.55% 100.00% \$ \$ 26.94% 13.47% 17.54% 5.66% 9.37% 7.63% 3.76% 2.67% 2.23% 2.64% 2.23% 1.83%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,881.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. Principal Euro Equiv. 784,951,054.26 349,720,362.94 313,988,462.35 185,987,118.03 184,235,063.19 165,802,978.48 132,107,092.64 69,742,401.92 55,724,920.94 54,219,175.99 48,164,611.86 47,764,449.95	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 0.14% 101.30% 100.00% % of Principal Euro Equiv. 31.32% 13.95% 12.53% 7.42% 7.25% 6.62% 5.27% 5.27% 5.27% 1.91%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied econd home/Holiday houses up-to-let/Non-Owner occupied ther arand Total  pp 15 Profession Euro  ther Professions  ther Private Employees ensioner ther Self employed wil Servant nembloyed anki employee anki employee anki employee understand produced under	Num of Loans	,522 ,303 ,303 ,825 ,957 ,868 ,825 ,825 ,825 ,940 ,962 ,980 ,982 ,980 ,981 ,985 ,948 ,948 ,948 ,948 ,948 ,948 ,948 ,948	\$5.56% 4.44% 100.00% \$90.61% 9.39% 100.00% \$ \$95.73% 0.16% 100.00% \$\$ \$26.94% 13.47% 17.54% 9.37% 7.63% 2.33% 2.64% 2.23% 1.83%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. 764,951,054.26 349,720,362.94 313,988,462.35 185,987,118.03 184,235,063.19 165,802,978.48 132,107,092.54 69,742,401.92 55,724,920.94 54,219,175.59 48,164,611.86 47,764,449.53 41,702,449.53	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 4.04% 113% 100.00% % of Principal Euro Equiv. 95.69% 12.53% 7.42% 7.35% 6.62% 5.27% 2.16% 1.92% 1.197% 1.91%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied scond home/Holiday houses syl-to-let/Non-Owner occupied their and Total  pp 15 Profession Euro  their Professions Euro  their Professions Berro Sterney St	Num of Loans	,522	\$ 95.56% 4.44% 100.00% \$ 90.61% 9.39% 100.00% \$ 95.73% 3.96% 0.15% 0.16% 100.00% \$ 26.94% 13.47% 17.54% 5.66% 9.37% 7.63% 2.63% 2.63% 2.23% 3.18% 1.16% 0.95%	2,351,854,197.72 154,594,016,92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101.262,579.23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv.  Principal Euro Equiv.  Principal Euro Equiv. 32,560,22.95 2,506,448,214.64  Principal Euro Equiv. 1784,951,054.26 349,720,362.94 313,988,462.35 185,987,118.03 184,225,063.19 165,802,978.48 132,107,092.64 69,742,401.92 55,724,920.94 54,219,175.59 48,164,611.86 47,764,449.53 34,1702,494.95 38,529,111.18	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 0.14% 0.13% 100.00% % of Principal Euro Equiv. 31.32% 13.95% 12.55% 7.42% 2.21% 2.21% 1.91% 1.66% 1.92% 1.66%
rand Total  DD-ON LOANS  rand Total  CCUPANCY TYPES  where occupied econd home/Holiday houses up-to-leviNon-Owner occupied ther rand Total  DD-ON LOANS  where occupied econd home/Holiday houses up-to-leviNon-Owner occupied ther rand Total  DD-ON LOANS  where occupied there is the profession Euro there Professions Euro there Professions there Professions there Professions there professions there is the professions	Num of Loans	,522 ,303 ,303 ,825 ,957 ,868 ,825 ,825 ,825 ,940 ,962 ,980 ,982 ,980 ,981 ,985 ,948 ,948 ,948 ,948 ,948 ,948 ,948 ,948	\$5.56% 4.44% 100.00% \$90.61% 9.39% 100.00% \$ \$95.73% 0.16% 100.00% \$\$ \$26.94% 13.47% 17.54% 9.37% 7.63% 2.33% 2.64% 2.23% 1.83%	2,351,854,197.72 154,594,016.92 2,506,448,214.64  Principal Euro Equiv. 2,340,667,352.67 165,780,861.97 2,506,448,214.64  Principal Euro Equiv. 2,398,359,242.29 101,262,579,23 3,570,370.17 3,256,022.95 2,506,448,214.64  Principal Euro Equiv. 764,951,054.26 349,720,362.94 313,988,462.35 185,987,118.03 184,235,063.19 165,802,978.48 132,107,092.54 69,742,401.92 55,724,920.94 54,219,175.59 48,164,611.86 47,764,449.53 41,702,449.53	93.83% 6.17% 100.00% % of Principal Euro Equiv. 93.39% 6.61% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 4.04% 113% 100.00% % of Principal Euro Equiv. 95.69% 12.53% 7.42% 7.35% 6.62% 5.27% 2.16% 1.92% 1.197% 1.91%