

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 133

Reporting Date: 20/7/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2021	30/6/2021

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

I Programme Details as of 22/7/2021

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-23	22-Jul-24
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 + 0.50%	21-Mar-22	20-Mar-23
6	11-Jul-18	XS1855456106	Baa2	270,000,000.00	Euribor 3M + 0.50%	21-Mar-22	20-Mar-23
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) 1.20

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Apr-21	20-Jul-21	93	Act/360	0.0000%	0.00	-
4	20-May-21	20-Aug-21	63	Act/360	0.0000%	0.00	-
5	22-Jun-21	22-Sep-21	30	Act/360	0.0000%	0.00	-
6	20-Apr-21	20-Jul-21	93	Act/360	0.0000%	0.00	-
7	20-May-21	20-Aug-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 30/6/2021			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	468,230,172.63	2,068,822,864.11	2,495,262,001.30	479,323,256.37	2,099,295,960.06	2,535,758,486.51
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	468,230,172.63	2,064,156,447.67	2,490,595,584.86	475,635,637.63	2,090,182,074.80	2,523,286,825.87
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	391,999,612.47	1,906,036,325.57	2,263,048,723.08	397,949,849.51	1,928,631,549.77	2,290,997,102.05
A.4	Aggregate Original Principal O/S balance	497,006,466.55	3,060,624,161.87	3,557,630,628.42	507,515,615.06	3,094,905,133.72	3,602,420,748.78
A.5	Average Current Principal O/S balance	112,989.91	44,040.00	48,811.85	112,968.01	44,063.97	48,872.67
A.6	Average Original Principal O/S balance	119,933.99	65,152.93	69,593.71	119,612.45	64,961.70	69,430.87
A.7	Maximum Current Principal O/S balance	994,778.33	4,062,690.97	4,062,690.97	999,773.42	4,078,127.84	4,078,127.84
A.8	Maximum Original Principal O/S balance	1,800,000.00	5,500,000.00	5,500,000.00	1,800,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,144	46,976	51,120	4,243	47,642	51,885
A.10	Weighted Average Seasoning (years)	7.98	8.05	8.04	7.88	7.99	7.97
A.11	Weighted Average Remaining Maturity (years)	20.74	19.94	20.08	20.78	19.99	20.13
A.12	Weighted Average Current Indexed LTV percent (%)	88.61	64.31	68.47	88.63	64.53	68.68
A.13	Weighted Average Current Unindexed LTV percent (%)	65.13	48.79	51.58	65.20	48.95	51.75
A.14	Weighted Average Original LTV percent (%)	70.77	61.93	63.44	70.66	62.01	63.50
A.15	Weighted Average Interest Rate - Total (%)	0.43	2.07	1.79	0.43	2.07	1.79
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.19	0.90	0.54	1.21	0.91
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.60	95.97	96.08	95.89	95.94	95.93
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.49	2.92	2.84	2.27	2.71	2.63
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.91	0.88	0.89	1.07	0.91	0.94
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0.23	0.19	0.77	0.43	0.49
A.21	FX Rate	1.0980	-	-	1.0982	-	-

-B-	Principal Receipts For Performing 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
		As of 30/6/2021		As of 30/6/2021			
B.1	Scheduled And Paid Repayments	6,369	1,669,572.73	62,926	8,760,712.19	69,295	10,281,270.23
B.2	Partial Prepayments	5	114,621.48	75	656,035.45	80	760,426.60
B.3	Whole Prepayments	8	328,631.49	89	1,638,999.83	97	1,938,299.91
B.4	Total Principal Receipts (B1+B2+B3)	-	2,112,825.70	-	11,055,747.47	-	12,979,996.74

-C-	Non-Principal Receipts For Performing 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
		As of 30/6/2021		As of 30/6/2021			
C.1	Interest From Installments	4,744	162,704.45	55,693	3,563,548.29	60,437	3,711,730.85
C.2	Interest From Overdues	1,398	961.02	11,729	7,658.80	13,127	8,534.05
C.3	Total Interest Receipts (C1+C2)	-	163,665.47	-	3,571,207.09	-	3,720,264.90
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)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 30/6/2021		As of 30/6/2021			
A.1	Performing Loans	4,032	452,313,028.68	43,984	1,985,544,367.73	48,016	2,397,487,016.80
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	112	15,917,143.95	2,928	78,612,079.94	3,040	93,108,568.05
A.3	Totals (A1+ A2)	4,144	468,230,172.63	46,912	2,064,156,447.67	51,056	2,490,595,584.86
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	64	4,666,416.44	64	4,666,416.44
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	64	4,666,416.44	64	4,666,416.44

-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
		As of 30/6/2021		As of 30/6/2021			
B.1	30 Days < Installment <= 59 Days	83	11,670,534.74	2,543	60,307,043.43	2,626	70,935,945.74
B.2	60 Days < Installment <= 89 Days	29	4,246,609.21	385	18,305,036.51	414	22,172,622.31
B.3	Total (B1+B2=A4)	112	15,917,143.95	2,928	78,612,079.94	3,040	93,108,568.05
B.4	90 Days < Installment <= 119 Days	0	0.00	64	4,666,416.44	64	4,666,416.44
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	64	4,666,416.44	64	4,666,416.44

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
		As of 30/6/2021		As of 30/6/2021			
A.1	Total Outstanding Balance	0.00	9,130,747.76	0.00	19,569,277.34	0.00	27,885,076.76
A.2	Number of Loans	0	83	0	558	0	641



Statutory Tests

as of 30/6/2021

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	2,495,262,001.30	
A. Adjusted Outstanding Principal of Loans ²	2,263,048,723.08	
B. Accrued Interest on Loans	4,236,307.14	
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	11,681,666.67	
Nominal Value (A+B+C+D-Z)	2,255,603,363.56	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,639,294,347.46	
Net Present Value of Liabilities	1,951,096,902.85	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	2,575,399,503.57	
Net Present Value of Liabilities	1,946,933,184.42	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	2,852,551,917.43	
Net Present Value of Liabilities	1,998,905,489.58	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	34,636,134.73	
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	4,144	8.11%	426,439,137.19	17.09%
EUR	46,976	91.89%	2,068,822,864.11	82.91%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	17,360	33.96%	390,157,768.01	10.97%
37.501 - 75.000	17,230	33.71%	947,915,868.94	26.64%
75.001 - 100.000	6,919	13.53%	611,296,956.04	17.18%
100.001 - 150.000	5,887	11.52%	726,379,899.52	20.42%
150.001 - 250.000	2,819	5.51%	532,449,253.32	14.97%
250.001 - 500.000	791	1.55%	257,591,067.40	7.24%
500.001 +	114	0.22%	91,839,815.19	2.58%
Grand Total	51,120	100.00%	3,557,630,628.42	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,928	54.63%	523,222,759.81	20.97%
37.501 - 75.000	13,744	26.89%	728,480,412.63	29.19%
75.001 - 100.000	3,995	7.81%	344,226,936.07	13.80%
100.001 - 150.000	3,311	6.48%	398,521,740.04	15.97%
150.001 - 250.000	1,596	3.12%	296,475,178.82	11.88%
250.001 - 500.000	474	0.93%	151,859,111.86	6.09%
500.001 +	72	0.14%	52,475,862.06	2.10%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	21/4/2020
1990-2004	8,930	17.47%	210,918,065.01	8.45%
2005	3,492	6.83%	151,156,545.30	6.06%
2006	4,650	9.10%	215,802,704.72	8.65%
2007	3,772	7.38%	202,665,253.31	8.12%
2008	2,220	4.36%	121,006,632.25	4.85%
2009	1,575	3.08%	79,330,515.05	3.18%
2010	2,222	4.35%	119,850,157.63	4.80%
2011	2,268	4.44%	102,595,540.75	4.11%
2012	2,141	4.19%	72,364,207.90	2.90%
2013	1,515	2.96%	47,337,007.25	1.90%
2014	719	1.41%	23,561,675.97	0.94%
2015	542	1.06%	25,151,160.64	1.01%
2016	515	1.01%	27,561,651.51	1.10%
2017	1,001	1.96%	42,367,187.15	1.70%
2018	1,363	2.67%	54,581,070.86	2.19%
2019	2,792	5.46%	182,759,331.17	7.32%
2020	7,933	15.52%	575,191,193.93	23.05%
2021	3,460	6.77%	241,062,100.89	9.66%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,628	11.01%	67,987,820.25	2.72%
2026 - 2030	9,848	19.26%	251,763,421.21	10.09%
2031 - 2035	8,434	16.50%	363,941,476.97	14.59%
2036 - 2040	8,614	16.85%	508,264,195.09	20.37%
2041 - 2045	7,051	13.79%	443,768,701.45	17.78%
2046 +	11,545	22.58%	859,536,386.33	34.45%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,218	6.29%	33,775,829.05	1.35%
40.01 - 60 months	3,114	6.09%	50,117,554.81	2.01%
60.01 - 90 months	4,858	9.50%	97,485,908.32	3.91%
90.01 - 120 months	5,065	9.91%	166,911,040.61	6.69%
120.01 - 150 months	3,974	7.77%	159,938,522.02	6.41%
150.01 - 180 months	4,387	8.58%	212,198,728.27	8.50%
over 180 months	26,504	51.85%	1,774,834,418.21	71.13%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,871	15.40%	608,327,850.34	24.38%
1.01% - 2.00%	21,541	42.14%	1,131,198,325.96	45.33%
2.01% - 3.00%	5,322	10.41%	214,920,717.12	8.61%
3.01% - 4.00%	6,995	13.68%	331,955,716.39	13.30%
4.01% - 5.00%	6,155	12.04%	144,058,511.64	5.77%
5.01% - 6.00%	1,129	2.21%	31,581,622.41	1.27%
6.01% - 7.00%	737	1.44%	14,545,793.47	0.58%
7.01% +	1,370	2.68%	18,673,463.97	0.75%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,388	22.28%	174,766,325.31	7.00%
20.01% - 30.00%	5,866	11.47%	190,596,219.19	7.64%
30.01% - 40.00%	5,726	11.20%	233,353,272.08	9.35%
40.01% - 50.00%	4,871	9.53%	241,203,678.69	9.67%
50.01% - 60.00%	4,568	8.94%	256,605,666.04	10.28%
60.01% - 70.00%	4,215	8.25%	269,307,118.05	10.79%
70.01% - 80.00%	3,444	6.74%	238,035,663.18	9.54%
80.01% - 90.00%	2,689	5.26%	188,948,548.29	7.57%
90.01% - 100.00%	2,469	4.83%	191,169,032.70	7.66%
100.00% +	5,884	11.51%	511,276,477.75	20.49%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,515	28.39%	269,128,890.24	10.79%
20.01% - 30.00%	7,353	14.38%	280,198,088.95	11.23%
30.01% - 40.00%	6,881	13.46%	331,390,253.47	13.28%
40.01% - 50.00%	6,080	11.89%	351,491,342.96	14.09%
50.01% - 60.00%	5,188	10.15%	345,292,914.01	13.84%
60.01% - 70.00%	4,885	9.56%	365,329,973.44	14.64%
70.01% - 80.00%	3,759	7.35%	300,813,329.53	12.06%
80.01% - 90.00%	1,373	2.69%	133,250,177.37	5.34%
90.01% - 100.00%	525	1.03%	57,123,133.24	2.29%
100.00% +	561	1.10%	61,243,898.08	2.45%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,788	9.37%	90,988,935.67	3.65%
20.01% - 30.00%	5,408	10.58%	154,247,049.32	6.18%
30.01% - 40.00%	6,460	12.64%	240,566,881.07	9.64%
40.01% - 50.00%	7,025	13.74%	317,372,488.02	12.72%
50.01% - 60.00%	6,876	13.45%	362,984,679.66	14.55%
60.01% - 70.00%	6,420	12.56%	373,268,318.43	14.96%
70.01% - 80.00%	6,664	13.04%	424,598,916.77	17.02%
80.01% - 90.00%	3,671	7.18%	253,589,827.77	10.16%
90.01% - 100.00%	2,251	4.40%	178,673,333.39	7.16%
100.00% +	1,557	3.05%	98,971,571.18	3.97%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,204	43.44%	1,279,163,345.62	51.26%
Thessaloniki	7,132	13.95%	340,024,260.75	13.63%
Macedonia	5,352	10.47%	193,114,735.35	7.74%
Peloponnese	3,678	7.19%	151,015,095.33	6.05%
Thessaly	3,319	6.49%	121,851,341.97	4.88%
Sterea Ellada	2,734	5.35%	105,077,104.14	4.21%
Creta Island	1,901	3.72%	90,368,248.86	3.62%
Ionian Islands	781	1.53%	36,331,995.07	1.46%
Thrace	1,207	2.36%	45,963,119.20	1.84%
Epirus	1,310	2.56%	46,462,849.41	1.86%
Aegean Islands	1,502	2.94%	85,889,905.59	3.44%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	8,862	17.34%	619,443,473.13	24.82%
12 - 24	4,480	8.76%	342,865,067.86	13.74%
24 - 36	1,556	3.04%	65,276,180.05	2.62%
36 - 60	1,906	3.73%	81,817,483.41	3.28%
60 - 96	2,007	3.93%	79,022,301.70	3.17%
over 96	32,309	63.20%	1,306,837,495.16	52.37%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	139	0.27%	3,047,083.84	0.12%
5 - 10 years	1,526	2.99%	33,177,551.22	1.33%
10 - 15 years	4,706	9.21%	135,189,056.29	5.42%
15 - 20 years	8,420	16.47%	307,847,628.43	12.34%
20 - 25 years	9,243	18.08%	439,956,231.25	17.63%
25 - 30 years	14,163	27.71%	711,307,015.00	28.51%
30 - 35 years	7,366	14.41%	538,279,790.81	21.57%
35 years +	5,557	10.87%	326,457,644.45	13.08%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,701	73.75%	1,749,421,051.33	70.11%
Houses	13,419	26.25%	745,840,949.97	29.89%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,861	19.29%	478,515,920.74	19.18%
Purchase	23,472	45.92%	1,320,530,853.40	52.92%
Repair	10,190	19.93%	457,843,948.91	18.35%
Construction (re-mortgage)	155	0.30%	10,335,784.26	0.41%
Purchase (re-mortgage)	653	1.28%	41,357,304.53	1.66%
Repair (re-mortgage)	467	0.91%	28,001,328.26	1.12%
Equity Release	6,322	12.37%	158,676,861.19	6.36%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	49,263	96.37%	2,442,444,483.48	97.88%
Balloon	1,857	3.63%	52,817,517.82	2.12%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,309	92.54%	2,331,146,888.41	93.42%
Fixed Converting to Floating	3,662	7.16%	162,140,951.12	6.50%
Fixed to Maturity	149	0.29%	1,974,161.76	0.08%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

Fixed rate assets **6.58%**
Asset WAL (in years) **8.28**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,673	5.65%	278,734,250.60	11.96%
Libor 3 Months (CHF)	1,381	2.92%	144,054,433.73	6.18%
ECB Tracker	10,619	22.45%	413,827,389.13	17.75%
Euribor 1 Month	4,426	9.36%	270,062,068.44	11.58%
Euribor 3 Months	20,296	42.90%	1,070,658,928.57	45.93%
Libor 1 Month (Euro)	99	0.21%	2,101,847.23	0.09%
Eurobank OEK's Rate	170	0.36%	3,293,931.89	0.14%
Euribor 6 Months	3	0.01%	31,825.10	0.00%
TBank OEK's Rate	25	0.05%	542,670.74	0.02%
TBank GG Rate	11	0.02%	255,160.90	0.01%
Originator Rate	7,606	16.08%	147,684,382.08	6.33%
Grand Total	47,309	100.00%	2,331,146,888.41	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	6	0.16%	286,266.12	0.18%
Libor 3 Months (CHF)	39	1.06%	1,450,359.50	0.89%
ECB Tracker	116	3.17%	4,488,251.12	2.77%
Euribor 1 Month	721	19.69%	18,772,907.96	11.58%
Euribor 3 Months	2,634	71.93%	131,474,569.64	81.09%
Originator Rate	146	3.99%	5,668,596.78	3.50%
Grand Total	3,662	100.00%	162,140,951.12	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	352	9.61%	10,539,413.18	6.50%
1 Jan 2022 +	3,310	90.39%	151,601,537.94	93.50%
Grand Total	3,662	100.00%	162,140,951.12	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,101	99.96%	2,494,514,980.17	99.97%
Y	19	0.04%	747,021.13	0.03%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	18	94.74%	743,369.12	99.51%
OEK Subsidy	1	5.26%	3,652.01	0.49%
Grand Total	19	100.00%	747,021.13	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,960	82.08%	2,168,277,827.69	86.90%
Y	9,160	17.92%	326,984,173.61	13.10%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,989	97.79%	2,415,274,913.49	96.79%
Y	1,131	2.21%	79,987,087.81	3.21%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,840	95.54%	2,342,532,299.49	93.88%
S	2,280	4.46%	152,729,701.80	6.12%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,269	90.51%	2,328,214,520.40	93.31%
Y	4,851	9.49%	167,047,480.89	6.69%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,917	95.69%	2,387,240,815.08	95.67%
Second home/Holiday houses	2,046	4.00%	101,224,817.89	4.06%
Buy-to-let/Non-Owner occupied	75	0.15%	3,475,702.06	0.14%
Other	82	0.16%	3,320,666.26	0.13%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,738	26.87%	775,548,529.73	31.08%
Other Private Employees	6,955	13.61%	353,988,289.30	14.19%
Pensioner	8,945	17.50%	313,743,525.67	12.57%
Other Self employed	2,904	5.68%	185,867,992.29	7.45%
Civil Servant	4,736	9.26%	180,495,626.44	7.23%
Unemployed	3,913	7.65%	165,822,773.01	6.65%
Bank employe	1,920	3.76%	129,976,646.25	5.21%
Civil Servant - Policeman	1,383	2.71%	69,414,541.43	2.78%
Salesman	1,191	2.33%	54,702,032.39	2.19%
Teacher	1,349	2.64%	53,599,415.90	2.15%
Housewife	1,131	2.21%	47,893,126.91	1.92%
Military Personnel	930	1.82%	47,074,243.10	1.89%
Independent means	588	1.15%	45,457,524.79	1.82%
Lawyers - Jurists	487	0.95%	37,927,231.15	1.52%
Civil Servant - Primary school teachers	950	1.86%	33,750,502.94	1.35%
Grand Total	51,120	100.00%	2,495,262,001.30	100.00%