

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 134

Reporting Date: 20/8/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	01/07/2021	31/07/2021

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

I Programme Details as of 20/8/2021

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) 1.12

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jul-21	20-Oct-21	31	Act/360	0.0000%	0.00	-
4	20-May-21	20-Aug-21	92	Act/360	0.0000%	0.00	0.00
5	22-Jun-21	22-Sep-21	59	Act/360	0.0000%	0.00	-
6	20-Jul-21	20-Oct-21	31	Act/360	0.0000%	0.00	-
7	20-May-21	20-Aug-21	92	Act/360	0.0000%	0.00	0.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/07/2021			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	473,523,068.18	2,099,982,792.65	2,539,610,559.97	468,230,172.63	2,068,822,964.11	2,495,262,001.30
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	472,722,791.75	2,093,217,062.85	2,532,101,838.40	468,230,172.63	2,064,156,447.67	2,490,595,584.86
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	392,296,659.10	1,936,012,822.52	2,300,228,456.26	391,999,612.47	1,906,036,325.57	2,263,048,723.08
A.4	Aggregate Original Principal O/S balance	506,733,160.38	3,094,472,412.67	3,601,205,573.05	497,006,466.55	3,060,624,161.87	3,557,630,628.42
A.5	Average Current Principal O/S balance	113,012.67	44,251.15	49,173.42	112,989.91	44,040.00	48,811.85
A.6	Average Original Principal O/S balance	120,938.70	65,207.19	69,728.64	119,933.99	65,152.93	69,593.71
A.7	Maximum Current Principal O/S balance	989,781.90	4,047,226.83	4,047,226.83	994,778.33	4,062,690.97	4,062,690.97
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	4,190	47,456	51,646	4,144	46,976	51,120
A.10	Weighted Average Seasoning (years)	7.93	7.93	7.93	7.98	8.05	8.04
A.11	Weighted Average Remaining Maturity (years)	20.77	19.99	20.13	20.74	19.94	20.08
A.12	Weighted Average Current Indexed LTV percent (%)	89.86	64.11	68.57	88.61	64.31	68.47
A.13	Weighted Average Current Unindexed LTV percent (%)	66.03	48.81	51.79	65.13	48.79	51.58
A.14	Weighted Average Original LTV percent (%)	71.09	62.02	63.59	70.77	61.93	63.44
A.15	Weighted Average Interest Rate - Total (%)	0.42	2.08	1.79	0.43	2.07	1.79
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.19	0.89	0.54	1.19	0.90
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.30	96.67	96.60	96.60	95.97	96.08
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.66	2.12	2.21	2.49	2.92	2.84
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.88	0.89	0.89	0.91	0.88	0.89
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.17	0.32	0.30	NULL	0.23	0.19
A.21	FX Rate	1.0771	1.00		1.0980	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2021					
		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	5,336	1,524,171.09	59,170	8,479,613.22	64,506	9,894,682.47
B.2	Partial Prepayments	2	21,365.00	79	770,890.06	81	790,725.73
B.3	Whole Prepayments	2	337,309.21	70	1,830,065.33	72	2,143,229.58
B.4	Total Principal Receipts (B1+B2+B3)	-	1,882,845.30	-	11,080,568.61	-	12,828,637.78

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2021					
		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	4,364	151,516.15	52,141	3,411,367.08	56,505	3,552,037.54
C.2	Interest From Overdues	1,671	1,008.53	12,677	8,062.94	14,348	8,999.28
C.3	Total Interest Receipts (C1+C2)	-	152,524.68	-	3,419,430.02	-	3,561,036.82
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/07/2021					
		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	4,067	455,981,558.43	46,021	2,030,004,688.10	50,088	2,453,346,586.19
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	113	16,741,233.32	1,310	63,212,374.75	1,423	78,755,252.22
A.3	Totals (A1+ A2)	4,180	472,722,791.75	47,331	2,093,217,062.85	51,511	2,532,101,838.40
A.4	In Arrears Loans 90 Days To 360 Days	10	800,276.43	125	6,765,729.80	135	7,508,721.56
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	10	800,276.43	125	6,765,729.80	135	7,508,721.56

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2021					
		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	84	12,580,730.00	1,014	44,563,282.46	1,098	56,243,470.00
B.2	60 Days < Installment <= 89 Days	29	4,160,503.32	296	18,649,092.29	325	22,511,782.22
B.3	Total (B1+B2=A4)	113	16,741,233.32	1,310	63,212,374.75	1,423	78,755,252.22
B.4	90 Days < Installment <= 119 Days	10	800,276.43	125	6,765,729.80	135	7,508,721.56
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	10	800,276.43	125	6,765,729.80	135	7,508,721.56

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/07/2021					
		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	11,574,093.98	4,153,325.71	64,628,479.46	22,617,621.96	75,374,087.09	26,473,648.06
A.2	Number of Loans	86	37	1,089	503	1,175	540



Statutory Tests

as of 31/12/2021

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	2,539,610,559.97	
A. Adjusted Outstanding Principal of Loans ²	2,300,228,456.26	
B. Accrued Interest on Loans	4,150,053.68	
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	10,846,388.89	
Nominal Value (A+B+C+D-Z)	2,293,532,121.05	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,696,562,194.15	
Net Present Value of Liabilities	1,950,498,314.05	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	2,627,416,919.65	
Net Present Value of Liabilities	1,945,142,645.79	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	2,950,703,106.87	
Net Present Value of Liabilities	1,995,353,527.60	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	35,958,525.71	
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	4,190	8.11%	439,627,767.32	17.31%
EUR	47,456	91.89%	2,099,982,792.65	82.69%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	17,440	33.77%	393,596,158.86	10.93%
37.501 - 75.000	17,487	33.86%	961,634,126.82	26.70%
75.001 - 100.000	6,995	13.54%	617,956,645.33	17.16%
100.001 - 150.000	5,957	11.53%	734,814,591.81	20.40%
150.001 - 250.000	2,849	5.52%	537,696,075.62	14.93%
250.001 - 500.000	800	1.55%	260,865,602.04	7.24%
500.001 +	118	0.23%	94,642,372.57	2.63%
Grand Total	51,646	100.00%	3,601,205,573.05	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	28,044	54.30%	526,172,199.47	20.72%
37.501 - 75.000	13,959	27.03%	739,658,644.83	29.12%
75.001 - 100.000	4,054	7.85%	349,457,779.73	13.76%
100.001 - 150.000	3,385	6.55%	407,453,995.48	16.04%
150.001 - 250.000	1,639	3.17%	304,449,489.85	11.99%
250.001 - 500.000	488	0.94%	156,697,142.90	6.17%
500.001 +	77	0.15%	55,721,307.71	2.19%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	21/04/2020
1990-2004	8,894	17.22%	209,561,774.92	8.25%
2005	3,469	6.72%	149,439,282.42	5.88%
2006	4,613	8.93%	214,468,696.07	8.44%
2007	3,753	7.27%	202,584,108.33	7.98%
2008	2,220	4.30%	120,017,654.95	4.73%
2009	1,572	3.04%	78,994,113.60	3.11%
2010	2,211	4.28%	118,276,283.47	4.66%
2011	2,240	4.34%	101,201,121.69	3.98%
2012	2,132	4.13%	71,814,377.68	2.83%
2013	1,506	2.92%	46,731,473.35	1.84%
2014	715	1.38%	23,400,112.42	0.92%
2015	544	1.05%	25,149,763.91	0.99%
2016	515	1.00%	27,429,626.05	1.08%
2017	910	1.76%	39,744,440.98	1.56%
2018	1,363	2.64%	54,431,391.26	2.14%
2019	2,810	5.44%	184,150,943.13	7.25%
2020	7,979	15.45%	579,511,201.85	22.82%
2021	4,200	8.13%	292,704,193.88	11.53%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,517	10.68%	65,315,309.38	2.57%
2026 - 2030	9,836	19.05%	249,731,936.55	9.83%
2031 - 2035	8,516	16.49%	367,309,395.69	14.46%
2036 - 2040	8,743	16.93%	515,283,982.00	20.29%
2041 - 2045	7,178	13.90%	452,665,362.53	17.82%
2046 +	11,856	22.96%	889,304,573.82	35.02%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,200	6.20%	32,848,609.76	1.29%
40.01 - 60 months	3,758	7.28%	54,081,349.61	2.13%
60.01 - 90 months	4,208	8.15%	93,282,614.22	3.67%
90.01 - 120 months	5,104	9.88%	168,162,044.66	6.62%
120.01 - 150 months	4,004	7.75%	162,059,211.90	6.39%
150.01 - 180 months	4,477	8.67%	216,890,820.12	8.54%
over 180 months	26,895	52.06%	1,812,285,909.70	71.36%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,822	15.15%	618,690,999.70	24.36%
1.01% - 2.00%	21,837	42.28%	1,147,382,217.29	45.18%
2.01% - 3.00%	5,295	10.25%	212,827,044.85	8.38%
3.01% - 4.00%	7,302	14.14%	351,968,887.45	13.86%
4.01% - 5.00%	6,184	11.97%	145,401,655.54	5.73%
5.01% - 6.00%	1,114	2.16%	30,704,013.09	1.21%
6.01% - 7.00%	730	1.41%	14,148,777.93	0.56%
7.01% +	1,362	2.64%	18,486,964.12	0.73%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,462	22.19%	176,480,089.21	6.95%
20.01% - 30.00%	5,898	11.42%	192,965,195.00	7.60%
30.01% - 40.00%	5,783	11.20%	237,366,488.27	9.35%
40.01% - 50.00%	4,900	9.49%	243,354,696.42	9.58%
50.01% - 60.00%	4,631	8.97%	260,804,210.02	10.27%
60.01% - 70.00%	4,317	8.36%	279,077,846.82	10.99%
70.01% - 80.00%	3,526	6.83%	244,538,298.45	9.63%
80.01% - 90.00%	2,726	5.28%	191,466,051.66	7.54%
90.01% - 100.00%	2,468	4.78%	190,746,563.15	7.51%
100.00% +	5,935	11.49%	522,811,120.97	20.59%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,613	28.29%	272,678,018.05	10.74%
20.01% - 30.00%	7,349	14.23%	280,907,470.90	11.06%
30.01% - 40.00%	6,959	13.47%	337,239,153.34	13.28%
40.01% - 50.00%	6,100	11.81%	353,350,138.65	13.91%
50.01% - 60.00%	5,298	10.26%	353,744,223.39	13.93%
60.01% - 70.00%	4,956	9.60%	368,650,541.24	14.52%
70.01% - 80.00%	3,860	7.47%	309,678,295.38	12.19%
80.01% - 90.00%	1,424	2.76%	139,890,881.72	5.51%
90.01% - 100.00%	538	1.04%	59,584,614.77	2.35%
100.00% +	549	1.06%	63,887,222.54	2.52%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,804	9.30%	93,199,159.56	3.67%
20.01% - 30.00%	5,450	10.55%	155,948,533.43	6.14%
30.01% - 40.00%	6,517	12.62%	244,147,151.01	9.61%
40.01% - 50.00%	7,107	13.76%	323,467,726.50	12.74%
50.01% - 60.00%	6,948	13.45%	366,579,307.78	14.43%
60.01% - 70.00%	6,495	12.58%	380,332,552.10	14.98%
70.01% - 80.00%	6,785	13.14%	432,789,745.36	17.04%
80.01% - 90.00%	3,704	7.17%	259,162,465.89	10.20%
90.01% - 100.00%	2,248	4.35%	179,266,075.91	7.06%
100.00% +	1,588	3.07%	104,717,842.43	4.12%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,466	43.50%	1,303,809,826.02	51.34%
Thessaloniki	7,201	13.94%	346,130,317.41	13.63%
Macedonia	5,409	10.47%	195,951,572.32	7.72%
Peloponnese	3,722	7.21%	154,005,548.17	6.06%
Thessaly	3,335	6.46%	122,962,604.93	4.84%
Sterea Ellada	2,761	5.35%	106,988,997.84	4.21%
Creta Island	1,908	3.69%	91,562,933.65	3.61%
Ionian Islands	790	1.53%	37,032,783.75	1.46%
Thrace	1,217	2.36%	46,529,964.66	1.83%
Epirus	1,320	2.56%	46,939,466.69	1.85%
Aegean Islands	1,517	2.94%	87,696,544.55	3.45%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	9,471	18.34%	663,755,945.55	26.14%
12 - 24	4,490	8.69%	346,038,826.88	13.63%
24 - 36	1,620	3.14%	68,207,135.58	2.69%
36 - 60	1,889	3.66%	83,792,684.55	3.30%
60 - 96	1,952	3.78%	77,207,506.35	3.04%
over 96	32,224	62.39%	1,300,608,461.05	51.21%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	108	0.21%	2,228,314.69	0.09%
5 - 10 years	1,537	2.98%	33,758,470.83	1.33%
10 - 15 years	4,766	9.23%	140,237,515.14	5.52%
15 - 20 years	8,548	16.55%	315,016,358.22	12.40%
20 - 25 years	9,350	18.10%	445,812,280.42	17.55%
25 - 30 years	14,321	27.73%	725,483,239.62	28.57%
30 - 35 years	7,502	14.53%	552,557,686.98	21.76%
35 years +	5,514	10.68%	324,516,694.06	12.78%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	38,070	73.71%	1,775,104,515.02	69.90%
Houses	13,576	26.29%	764,506,044.95	30.10%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,964	19.29%	489,202,297.00	19.26%
Purchase	23,814	46.11%	1,347,253,063.00	53.05%
Repair	10,289	19.92%	463,772,760.31	18.26%
Construction (re-mortgage)	157	0.30%	10,619,932.91	0.42%
Purchase (re-mortgage)	653	1.26%	41,372,504.71	1.63%
Repair (re-mortgage)	455	0.88%	28,079,422.21	1.11%
Equity Release	6,314	12.23%	159,310,579.83	6.27%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	49,909	96.64%	2,489,336,963.82	98.02%
Balloon	1,737	3.36%	50,273,596.14	1.98%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,578	92.12%	2,365,068,286.94	92.73%
Fixed Converting to Floating	3,934	7.62%	182,744,685.77	7.20%
Fixed to Maturity	134	0.26%	1,797,587.26	0.07%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

Fixed rate assets 7.27%
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,691	5.66%	286,533,026.27	12.17%
Libor 3 Months (CHF)	1,418	2.98%	149,896,070.68	6.36%
ECB Tracker	10,589	22.26%	409,541,382.57	17.39%
Euribor 1 Month	4,493	9.44%	274,219,588.00	11.64%
Euribor 3 Months	20,526	43.14%	1,083,015,484.57	45.99%
Libor 1 Month (Euro)	95	0.20%	2,070,121.75	0.09%
Eurobank OEK's Rate	169	0.36%	3,251,239.86	0.14%
Euribor 6 Months	3	0.01%	30,410.26	0.00%
TBank OEK's Rate	25	0.05%	537,732.33	0.02%
TBank GG Rate	11	0.02%	251,548.55	0.01%
Originator Rate	7,558	15.89%	145,721,682.09	6.19%
Grand Total	47,578	100.00%	2,355,068,286.94	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	0.15%	290,937.81	0.16%
Libor 3 Months (CHF)	33	0.84%	1,121,801.23	0.61%
ECB Tracker	111	2.82%	4,107,605.56	2.25%
Euribor 1 Month	715	18.17%	18,136,057.51	9.92%
Euribor 3 Months	2,926	74.38%	153,566,473.64	84.03%
Originator Rate	143	3.63%	5,521,810.03	3.02%
Grand Total	3,934	100.00%	182,744,685.77	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	263	6.69%	7,757,965.74	4.25%
1 Jan 2022 +	3,671	93.31%	174,986,720.03	95.75%
Grand Total	3,934	100.00%	182,744,685.77	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,627	99.96%	2,538,866,458.82	99.97%
Y	19	0.04%	744,101.15	0.03%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	18	94.74%	740,802.76	99.56%
OEK Subsidy	1	5.26%	3,298.39	0.44%
Grand Total	19	100.00%	744,101.15	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,537	82.36%	2,213,919,558.48	87.18%
Y	9,109	17.64%	325,691,001.49	12.82%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,519	97.82%	2,459,976,671.94	96.86%
Y	1,127	2.18%	79,633,888.03	3.14%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,356	95.57%	2,385,818,889.33	93.94%
S	2,290	4.43%	153,791,670.64	6.06%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,816	90.65%	2,372,631,713.59	93.43%
Y	4,830	9.35%	166,978,846.38	6.57%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49,412	95.67%	2,430,067,198.33	95.69%
Second home/Holiday houses	2,075	4.02%	102,600,599.12	4.04%
Buy-to-let/Non-Owner occupied	75	0.15%	3,500,152.30	0.14%
Other	84	0.16%	3,442,610.22	0.14%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,921	26.95%	791,599,252.54	31.17%
Other Private Employees	7,087	13.72%	363,657,476.88	14.32%
Pensioner	8,995	17.42%	318,516,486.02	12.54%
Other Self employed	2,925	5.66%	188,590,134.65	7.43%
Civil Servant	4,761	9.22%	183,431,129.35	7.22%
Unemployed	3,924	7.60%	167,138,221.79	6.58%
Bank employe	1,925	3.73%	130,828,286.97	5.15%
Civil Servant - Policeman	1,405	2.72%	70,917,755.80	2.79%
Salesman	1,216	2.35%	56,010,468.62	2.21%
Teacher	1,359	2.63%	54,231,191.51	2.14%
Housewife	1,133	2.19%	48,277,721.08	1.90%
Military Personnel	952	1.84%	48,130,505.36	1.90%
Independent means	594	1.15%	45,772,571.57	1.80%
Lawyers - Jurists	497	0.96%	38,722,537.18	1.52%
Civil Servant - Primary school teachers	952	1.84%	33,786,820.65	1.33%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%