EUROBANK S.A. Covered Bond II Programme Investor Report

Report No:

Reporting Date: 20/8/2021

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

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

Programme Details

as of 20/8/2021

Eurobank

Series	Issue Date	ISIN	Moody's Rating	Original Balance	Interest Rate	Maturity	
Genes	133uc Date	10114	woody 5 realing	(in Euro)		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	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	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

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

		As of	31/07/2021			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	473,523,068.18	2,099,982,792.65	2,539,610,559.97	468,230,172.63	2,068,822,864.11	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 - (%) - Preferntial Rate	0.55	1.19	0.89	0.54	1.19	0.90
A.17	OS Principal of Perfoming 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	-	-

	Principal Receipts For Performing			As of	31/07/2021			
-B-	Or Delinquent / In Arrears Loans	CI	I F	EUR		Total € (Calculated using fixing	d using fixing F/X Rate)	
	Of Delinquent / III Affects Loans	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	

	Non-Principal Receipts For Performing			As of	31/07/2021		
-C-	Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
	Or Delinquent / In Arrears Loans	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

				As of 31/07/2021			
-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	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

		As of 31/07/2021					
-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	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

				As of	31/07/2021		
-A-	Loan Amounts During The Period	CHF		EUF	2	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

III Statutory Tests	as of 31/7/2021
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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	
	0.000.000.450.00	
A. Adjusted Outstanding Principal of Loans ² B. Accrued Interest on Loans	2,300,228,456.26	
	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	
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Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
		_
Nominal Value Test Result		Pass
Net Present Value Test		Pass
N. C.		
Net Present Value	2,696,562,194.15	
Net Present Value of Liabilities	1,950,498,314.05	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	2,627,416,919.65	
Net Present Value of Liabilities	1,945,142,645.79	
Parallel shift -200bps of current interest rate curve		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%	
4		
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	

<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	4,190	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				21/04/2020
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
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	6.38%
150.01 - 180 months	4,477	8.67%	216,890,820.12	8.54%
over 180 months	26,895	52.08%	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%

	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%

0.00% - 20.00% 20.01% - 30.00% 30.01% - 40.00%	14,613 7,349	28.29%	272,678,018.05	40.740
30.01% - 40.00%				10.749
		14.23%	280,907,470.90	11.069
	6,959	13.47%	337,239,153.34	13.28
40.01% - 50.00%	6,100	11.81%	353,350,138.65	13.919
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	5.519
90.01% - 100.00%	538	1.04%	59,584,614.77	2.35
100.00% +	549	1.06%	63,887,222.54	2.529
Grand Total	51,646	100.00%	2,539,610,559.97	100.009
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	3.679
20.01% - 30.00%	5,450	10.55%	155,948,533.43	6.149
30.01% - 40.00%	6,517	12.62%	244,147,151.01	9.619
40.01% - 50.00%	7,107	13.76%	323,467,726.50	12.749
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	14.989
70.01% - 80.00%	6,785	13.14%	432,789,745.36	17.049
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	51.349
Thessaloniki	7,201	13.94%	346,130,317.41	13.639
Macedonia	5,409	10.47%	195,951,572.32	7.729
Peloponnese	3,722	7.21%	154,005,548.17	6.069
Thessaly	3,335	6.46%	122,962,604.93	4.849
Sterea Ellada	2,761	5.35%	106,988,997.84	4.219
Creta Island	1,908	3.69%	91,562,933.65	3.619
Ionian Islands	790	1.53%	37,032,783.75	1.469
Thrace	1,217	2.36%	46,529,964.66	1.839
Epirus	1,320	2.56%	46,939,466.69	1.859
Aegean Islands	1,517	2.94%	87,696,544.55	3.459
Grand Total	51,646	100.00%	2,539,610,559.97	100.009

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%	2,355,068,286.94	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%

NDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ibor 1 Month (CHF)	2,691		286,533,026.27	12.17%
ibor 3 Months (CHF) CB Tracker	1,418 10,589		149,896,070.68 409,541,382.57	6.36% 17.39%
Euribor 1 Month	4,493		274,219,588.00	11.64%
Euribor 3 Months	20,526		1,083,015,484.57	45.99%
Libor 1 Month (Euro)	95		2,070,121.75	0.09%
Eurobank OEK's Rate	169		3,251,239.86	0.14%
Euribor 6 Months	3		30,410.26	0.00%
Bank OEK's Rate	25		537,732.33	0.02%
FBank 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%
NDEX TYPE (FIXED CONVERTING TO	EL OATING)			
IDEX TIPE (FIXED CONVERTING TO	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ibor 1 Month (CHF)	6		290,937.81	0.16%
Libor 3 Months (CHF)	33		1,121,801.23	0.61%
ECB Tracker	111		4,107,605.56	2.25%
uribor 1 Month	715		18,136,057.51	9.92%
Euribor 3 Months	2,926		153,566,473.64	84.03%
Originator Rate Grand Total	143		5,521,810.03 182,744,685.77	3.02%
	3,934	100.00%	102,744,003.77	100.00%
IXED CONVERTING TO FLOATING - E		% of loans	Principal Euro Equiv	% of Principal Euro Equiv
Jan 2021 - 31 Dec 2021	Num of Loans 263	% of loans 6.69%	Principal Euro Equiv. 7,757,965.74	% of Principal Euro Equiv. 4.25%
Jan 2022 +	3,671		174,986,720.03	95.75%
Grand Total	3,934		182,744,685.77	100.00%
	•		,,	
SUBSIDISED VS. NON-SUBSIDISED LO Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
V Cabalasea Hag	51,627	99.96%	2,538,866,458.82	99.97%
(19		744,101.15	0.03%
Grand Total	51,646	100.00%	2,539,610,559.97	100.00%
UBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	18		740,802.76	99.56%
DEK Subsidy	1	5.26%	3,298.39	0.44%
Grand Total	19	100.00%	744,101.15	100.00%
COMBINED LOANS				
1	Num of Loans 42 537			% of Principal Euro Equiv. 87 18%
N (42,537	82.36%	2,213,919,558.48	87.18%
· (42,537 9,109	82.36% 17.64%	2,213,919,558.48 325,691,001.49	
Grand Total	42,537	82.36% 17.64%	2,213,919,558.48	87.18% 12.82%
Grand Total	42,537 9,109 51,646	82.36% 17.64% 100.00%	2,213,919,558.48 325,691,001.49 2,539,610,559.97	87.18% 12.82% 100.00%
Grand Total Preferential Rate Euro	42,537 9,109 51,646 Num of Loans	82.36% 17.64% 100.00%	2,213,919,558.48 325,691,001.49 2,539,610,559.97 Principal Euro Equiv.	87.18% 12.82%
Grand Total Preferential Rate Euro	42,537 9,109 51,646 Num of Loans	82.36% 17.64% 100.00% % of loans 97.82%	2,213,919,558.48 325,691,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86%
Grand Total Preferential Rate Euro	42,537 9,109 51,646 Num of Loans 50,519 1,127	82.36% 17.64% 100.00% % of loans 97.82% 2.18%	2,213,919,558.48 325,691,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633.888.03	87.18% 12.82% 100.00% % of Principal Euro Equiv.
Grand Total Preferential Rate Euro N Grand Total	42,537 9,109 51,646 Num of Loans	82.36% 17.64% 100.00% % of loans 97.82% 2.18%	2,213,919,558.48 325,691,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14%
N Grand Total Preferential Rate Euro N Grand Total STAFF LOANS	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00%	2,213,919,558.48 325,691,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,9763,888.0 2,539,610,559.97	87.18% 12.82% 100.00% % of Principal Euro Equiv. % 0.86% 3.14% 100.00%
Grand Total Preferential Rate Euro N () Grand Total	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646	82.36% 17.54% 100.00% % of loans 97.82% 2.18% 100.00%	2,213,919,558.48 325,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00%
Grand Total Preferential Rate Euro N () Grand Total	82,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00%	2,213,919,558.48 325,891,001.49 2,539,610,559.97 Principal Euro Equiv. 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94%
Grand Total Preferential Rate Euro Grand Total STAFF LOANS	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43%	2,213,919,558.48 325,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00%
Frand Total Preferential Rate Euro I Frand Total STAFF LOANS I Frand Total	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356 2,299	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43%	Principal Euro Equiv. 2,339,610,559.97 Principal Euro Equiv. 2,459,963,388.93 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.34% 6.06%
Grand Total Preferential Rate Euro N Grand Total	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356 2,290 51,646	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43%	2,213,919,558.48 325,991,001.49 2,539,610,559.97 Principal Euro Equiv. 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00%
Frand Total Preferential Rate Euro I Frand Total STAFF LOANS I Frand Total	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356 2,299	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00%	Principal Euro Equiv. 2,339,610,559.97 Principal Euro Equiv. 2,459,963,388.93 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.34% 6.06%
orand Total Preferential Rate Euro I Forand Total I ITAFF LOANS I Sorand Total I IDD-ON LOANS	42,537 9,109 51,646 Num of Loans	82,36% 17,64% 100.00% % of loans 97,82% 2.18% 100.00% % of loans 95,57% 4.43% 100.00% % of loans 90,65% 9,35%	2,213,919,558.48 325,891,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 1166,978,846.38	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00%
referential Rate Euro irand Total TAFF LOANS irand Total DD-ON LOANS	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356 2,290 51,646	82,36% 17,64% 100.00% % of loans 97,82% 2.18% 100.00% % of loans 95,57% 4.43% 100.00% % of loans 90,65% 9,35%	2,213,919,558.48 235,691,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00%
rand Total referential Rate Euro rand Total TAFF LOANS rand Total DD-ON LOANS	A2,537 9,109 51,646 Num of Loans Num of Loans Num of Loans 49,356 2,290 51,646 Num of Loans Num of Loans 48,810 48,810 48,810 48,810 51,646	82,36% 17,64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 90.65% 9.35% 100.00%	2,213,919,558.48 325,891,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,880.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 116,978,846.38 2,539,610,559.97	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00%
rand Total referential Rate Euro rand Total TAFF LOANS rand Total DD-ON LOANS rand Total CCUPANCY TYPES	42,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356 2,290 51,646 Num of Loans 48,816 4,830 51,646	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 90.65% 9.35% 100.00%	2,213,919,558.48	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00%
referential Rate Euro Frand Total TAFF LOANS Frand Total DD-ON LOANS Frand Total CCUPANCY TYPES Wener occupied	A2,537 9,109 51,646 Num of Loans	82,36% 17,64% 100.00% % of loans 97,82% 2,18% 100.00% % of loans 95,57% 4,43% 100.00% % of loans 90,65% 100.00%	2,213,919,558.48 325,891,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,346.38 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,346.38 2,539,610,559.97	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.88% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. % of Principal Euro Equiv. 95.65% 100.00%
referential Rate Euro varand Total TAFF LOANS varand Total DD-ON LOANS varand Total CCUPANCY TYPES varand Total coupied econd home/Holiday houses	A2,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356 2,290 51,646 A,830 51,646 Num of Loans 40,816 A,830 51,646	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 90.65% 9.35% 100.00%	2,213,919,558.48 225,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,846.38 2,539,610,559.97 Principal Euro Equiv. 2,430,067,198.33 102,600,599,12	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00% % of Principal Euro Equiv. 95.68% 4.04%
referential Rate Euro irand Total TAFF LOANS irand Total DD-ON LOANS irand Total CCUPANCY TYPES ivaner occupied econd home/Holiday houses up-to-fel/Non-Owner occupied	A2,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 43,356 2,290 51,646 Num of Loans 48,816 4,830 51,646 Num of Loans 49,412 2,075 757	82,36% 17,64% 100.00% % of loans 97,82% 2.18% 100.00% % of loans 95,57% 4.43% 100.00% % of loans 90,65% 9,35% 100.00% % of loans	2,213,919,558.48 325,891,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,846.38 2,539,610,559.97 Principal Euro Equiv. 2,470,067,198.33 102,600,599.12 3,500,152.30	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.657% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 6.14%
irrand Total TAFF LOANS Irrand Total TAFF LOANS Irrand Total DD-ON LOANS Irrand Total CCUPANCY TYPES Irvand Total ECUPANCY TYPES Irvand Total ECU	A2,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 49,356 2,290 51,646 4,830 51,646 Num of Loans 46,816 4,830 51,646 Num of Loans 49,412 2,075 75 84	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 90.65% 9.35% 100.00% % of loans 95.67% 4.02% 0.15% 0.16%	2,213,919,558.48 225,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.44 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,846.38 2,539,610,559.97 Principal Euro Equiv. 2,430,067,198.33 102,600,599.12 3,500,152.30 3,442,610,25	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.34% 6.06% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00% % of Principal Euro Equiv. 95.68% 4.04% 0.14% 0.14%
rand Total rand Total TAFF LOANS rand Total DD-ON LOANS rand Total CCUPANCY TYPES where occupied econd home/Holiday houses up-to-let/Non-Owner occupied ther rand Total	A2,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 43,356 2,290 51,646 Num of Loans 48,816 4,830 51,646 Num of Loans 49,412 2,075 757	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 90.65% 9.35% 100.00% % of loans 95.67% 4.02% 0.15% 0.16%	2,213,919,558.48 325,891,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,846.38 2,539,610,559.97 Principal Euro Equiv. 2,470,067,198.33 102,600,599.12 3,500,152.30	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.657% 100.00% % of Principal Euro Equiv. 95.69% 4.04% 6.14%
irrand Total TAFF LOANS Irrand Total TAFF LOANS Irrand Total DD-ON LOANS Irrand Total CCUPANCY TYPES Irvaner occupied econd home/Holidav houses uy-to-let/Non-Owner occupied ther rand Total	A2,537 9,109 51,646 Num of Loans 50,519 1,127 51,646 Num of Loans 49,356 2,290 51,646 A,830 51,646 Num of Loans 46,816 4,830 51,646 Num of Loans 49,412 2,075 75 844 51,646	82,36% 17,64% 100,00% % of loans 97,82% 2,18% 100,00% % of loans 95,57% 4,43% 100,00% % of loans 90,65% 9,35% 100,00% % of loans 91,57% 91,15% 92,15% 93,15% 93,15% 94,10% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15% 95,15%	2,213,919,558.48 225,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,346.38 2,539,610,559.97 Principal Euro Equiv. 2,430,067,198.33 102,600,559.97 Principal Euro Equiv. 2,430,067,198.33 102,600,559.97 2,430,067,198.33 102,600,559.97	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.42% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00%
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rand Total rand Total TAFF LOANS rand Total DD-ON LOANS rand Total CCUPANCY TYPES wher occupied econd home/Holiday houses up-to-let/Non-Owner occupied ther rand Total op 15 Profession Euro ther Professions	A2,537 9.109 St.,646 Num of Loans 50,519 1.127 51,646 Num of Loans 49,356 2,290 51,646 48,30 51,646 Num of Loans 49,412 2,075 75 84 51,646 Num of Loans Num of Loans 13,921 Num of Loans 13,921 14,822 15,846 15,846 15,846 16,846 16,846 16,846 17,846 17,846 17,846 18,846	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 90.65% 9.35% 100.00% % of loans 95.67% 4.02% 0.15% 0.16% 110.00%	2,213,919,558.48 225,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,459,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,846.38 2,539,610,559.97 Principal Euro Equiv. 2,430,067,198.33 102,600,599.12 3,500,152.30 3,442,610.22 2,539,610,559.97 Principal Euro Equiv. 791,599,252.54	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00%
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irreferential Rate Euro Irreferential Rate Eu	Num of Loans S0,519 1,026	82.36% 17.64% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 95.67% 4.100.00% % of loans 95.67% 100.00% % of loans 95.67% 100.00% 13.73% 17.42% 17.	2,213,919,558.48 325,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,349,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,846.38 2,539,610,559.97 Principal Euro Equiv. 2,430,067,198.33 102,600,599.12 3,500,159.20 3,442,610,259.97 Principal Euro Equiv. 791,199,252,54 363,657,476.88 318,1616,486.02 188,590,134.65 183,431,129,35 167,138,221,79 130,828,286.97 70,917,755,80 56,010,468,62 54,231,191,51 48,277,721,88 48,130,505.36 45,777,2571,57	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00% % of Principal Euro Equiv. 95.69% 1.44% 0.14% 0.14% 1.14% 1.25% 1.264% 7.23% 6.55% 5.15% 2.21% 2.21% 2.21% 1.90%
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Grand Total Treferential Rate Euro I Grand Total TAFF LOANS I Grand Total TOD-ON LOANS TOD-ON	Num of Loans S0,519 1,026	82.36% 17.54% 100.00% % of loans 97.82% 2.18% 100.00% % of loans 95.57% 4.43% 100.00% % of loans 90.65% 9.35% 100.00% % of loans 95.67% 4.10% 100.00% % of loans 95.67% 100.00% 118% 128.95% 13.72% 13.72% 13.72% 13.72% 13.72% 13.72% 13.72% 13.72% 13.73% 2.27% 2.35% 2.263% 2.219% 1.14% 1.14% 1.96%	2,213,919,558.48 325,991,001.49 2,539,610,559.97 Principal Euro Equiv. 2,349,976,671.94 79,633,888.03 2,539,610,559.97 Principal Euro Equiv. 2,385,818,889.33 153,791,670.64 2,539,610,559.97 Principal Euro Equiv. 2,372,631,713.59 166,978,846.38 2,539,610,559.97 Principal Euro Equiv. 2,430,067,198.33 102,600,599.12 3,500,159.20 3,442,610,259.97 Principal Euro Equiv. 791,199,252,54 363,657,476.88 318,1616,486.02 188,590,134.65 183,431,129,35 167,138,221,79 130,828,286.97 70,917,755,80 56,010,468,62 54,231,191,51 48,277,721,88 48,130,505.36 45,777,2571,57	87.18% 12.82% 100.00% % of Principal Euro Equiv. 96.86% 3.14% 100.00% % of Principal Euro Equiv. 93.94% 6.06% 100.00% % of Principal Euro Equiv. 93.43% 6.57% 100.00% % of Principal Euro Equiv. 95.69% 1.44% 0.14% 0.14% 1.14% 1.25% 1.264% 7.23% 6.55% 5.15% 2.21% 2.21% 2.21% 1.90%