

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



Report No: 135

Reporting Date: 20/9/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	01/08/2021	31/08/2021

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

**I Programme Details** as of 20/9/2021

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
				<b>1,940,000,000.00</b>			

Fixed Rate Bonds 0%  
Liability WAL (in years) 1.03

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	62	Act/360	0.0000%	0.00	-
4	20-Aug-21	22-Nov-21	31	Act/360	0.0000%	0.00	-
5	22-Jun-21	20-Sep-21	90	Act/360	0.0000%	0.00	0.00
6	20-Jul-21	20-Oct-21	62	Act/360	0.0000%	0.00	-
7	20-Aug-21	22-Nov-21	31	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 31/08/2021			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	451,562,278.83	2,039,478,339.80	<b>2,457,630,278.71</b>	473,523,068.18	2,099,982,792.65	<b>2,539,610,559.97</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	449,868,944.64	2,032,567,900.45	<b>2,449,151,792.14</b>	472,722,791.75	2,093,217,062.85	<b>2,532,101,838.40</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	375,805,500.26	1,889,848,420.58	<b>2,237,848,698.62</b>	392,296,659.10	1,936,012,822.52	<b>2,300,228,456.26</b>
A.4	Aggregate Original Principal O/S balance	485,190,705.80	3,021,769,584.43	<b>3,506,960,290.23</b>	506,733,160.38	3,094,472,412.67	<b>3,601,205,573.05</b>
A.5	Average Current Principal O/S balance	113,173.50	44,101.60	<b>48,922.67</b>	113,012.67	44,251.15	<b>49,173.42</b>
A.6	Average Original Principal O/S balance	121,601.68	65,342.62	<b>69,811.09</b>	120,938.70	65,207.19	<b>69,728.64</b>
A.7	Maximum Current Principal O/S balance	970,185.94	4,031,735.37	<b>4,031,735.37</b>	989,781.90	4,047,226.83	<b>4,047,226.83</b>
A.8	Maximum Original Principal O/S balance	1,800,000.00	5,500,000.00	<b>5,500,000.00</b>	1,800,000.00	5,500,000.00	<b>5,500,000.00</b>
A.9	Total Number of Loans	3,990	46,245	<b>50,235</b>	4,190	47,456	<b>51,646</b>
A.10	Weighted Average Seasoning (years)	8.05	7.99	<b>8.00</b>	7.93	7.93	<b>7.93</b>
A.11	Weighted Average Remaining Maturity (years)	20.62	19.85	<b>19.98</b>	20.77	19.99	<b>20.13</b>
A.12	Weighted Average Current Indexed LTV percent (%)	89.11	63.28	<b>67.68</b>	89.86	64.11	<b>68.57</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	65.43	48.26	<b>51.19</b>	66.03	48.81	<b>51.79</b>
A.14	Weighted Average Original LTV percent (%)	70.94	61.73	<b>63.30</b>	71.09	62.02	<b>63.59</b>
A.15	Weighted Average Interest Rate - Total (%)	0.43	2.08	<b>1.80</b>	0.42	2.08	<b>1.79</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.56	1.20	<b>0.91</b>	0.55	1.19	<b>0.89</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.84	95.50	<b>95.56</b>	96.30	96.67	<b>96.60</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.64	3.14	<b>3.05</b>	2.66	2.12	<b>2.21</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.15	1.02	<b>1.04</b>	0.88	0.89	<b>0.89</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.37	0.34	<b>0.34</b>	0.17	0.32	<b>0.30</b>
A.21	FX Rate	1.0799	-	-	1.0771	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2021					
		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	6,080	1,727,922.65	61,323	8,861,371.64	67,403	10,461,448.17
B.2	Partial Prepayments	0	0.00	71	664,025.65	71	664,025.65
B.3	Whole Prepayments	5	445,094.88	61	1,205,676.91	66	1,617,839.96
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,173,017.53</b>	-	<b>10,731,074.20</b>	-	<b>12,743,313.79</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2021					
		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	4,562	162,397.92	53,283	3,639,073.54	57,845	3,789,455.91
C.2	Interest From Overdues	1,275	844.29	11,647	7,613.27	12,922	8,395.09
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>163,242.21</b>	-	<b>3,646,686.81</b>	-	<b>3,797,851.00</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/08/2021					
		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	3,860	432,779,619.49	43,018	1,947,749,661.69	46,878	2,348,508,638.90
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	119	17,089,325.15	3,100	84,818,238.76	3,219	100,643,153.24
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,979</b>	<b>449,868,944.64</b>	<b>46,118</b>	<b>2,032,567,900.45</b>	<b>50,097</b>	<b>2,449,151,792.14</b>
A.4	In Arrears Loans 90 Days To 360 Days	11	1,693,334.19	127	6,910,439.35	138	8,478,486.57
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>11</b>	<b>1,693,334.19</b>	<b>127</b>	<b>6,910,439.35</b>	<b>138</b>	<b>8,478,486.57</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/08/2021					
		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	91	11,899,271.14	2,654	63,984,561.39	2,745	75,003,425.30
B.2	60 Days < Installment <= 89 Days	28	5,190,054.01	446	20,833,677.37	474	25,639,727.94
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>119</b>	<b>17,089,325.15</b>	<b>3,100</b>	<b>84,818,238.76</b>	<b>3,219</b>	<b>100,643,153.24</b>
B.4	90 Days < Installment <= 119 Days	11	1,693,334.19	127	6,910,439.35	138	8,478,486.57
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>11</b>	<b>1,693,334.19</b>	<b>127</b>	<b>6,910,439.35</b>	<b>138</b>	<b>8,478,486.57</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/08/2021					
		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	0.00	19,851,639.91	0.00	49,782,893.64	0.00	68,165,743.82
A.2	Number of Loans	0	193	0	1,134	0	1,327

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	0.00	
Total Bonds Amount	<b>1,940,000,000.00</b>	
Current Outstanding Balance of Loans	2,457,630,278.71	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,237,848,698.62	
B. Accrued Interest on Loans	4,205,245.46	
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	10,011,111.11	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,232,042,832.97</b>	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,622,706,072.10	
Net Present Value of Liabilities	1,949,666,884.46	
<i>Parallel shift +200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	2,556,393,630.44	
Net Present Value of Liabilities	1,942,983,839.95	
<i>Parallel shift -200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	2,866,170,166.37	
Net Present Value of Liabilities	1,990,955,123.52	
<b>Interest Rate Coverage Test</b>		<b>Pass</b>
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	35,482,723.51	
Interest due on all series of covered bonds during 1st year	0.00	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	93.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
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>1</sup> Outstanding Accrued Interest on Bonds as at end date of data's reporting period

<sup>2</sup> The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

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

<sup>4</sup> 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	3,990	7.94%	418,151,938.91	17.01%
EUR	46,245	92.06%	2,039,478,339.80	82.99%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,803	33.45%	380,699,163.54	10.86%
37.501 - 75.000	17,146	34.13%	943,007,949.90	26.89%
75.001 - 100.000	6,851	13.64%	605,161,376.84	17.26%
100.001 - 150.000	5,789	11.52%	714,101,476.35	20.36%
150.001 - 250.000	2,756	5.49%	520,468,365.49	14.84%
250.001 - 500.000	778	1.55%	253,816,816.65	7.24%
500.001 +	112	0.22%	89,705,141.46	2.56%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>3,506,960,290.23</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,317	54.38%	514,220,771.52	20.92%
37.501 - 75.000	13,622	27.12%	720,776,121.70	29.33%
75.001 - 100.000	3,927	7.82%	338,124,556.75	13.76%
100.001 - 150.000	3,273	6.52%	393,776,927.57	16.02%
150.001 - 250.000	1,560	3.11%	290,362,270.42	11.81%
250.001 - 500.000	466	0.93%	149,774,298.90	6.09%
500.001 +	70	0.14%	50,595,331.85	2.06%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	21/04/2020
1990-2004	8,711	17.34%	204,355,555.85	8.32%
2005	3,404	6.78%	144,837,852.34	5.89%
2006	4,395	8.75%	202,893,933.24	8.26%
2007	3,579	7.12%	193,104,332.51	7.86%
2008	2,121	4.22%	115,360,480.09	4.69%
2009	1,542	3.07%	77,457,324.76	3.15%
2010	2,186	4.35%	116,641,905.38	4.75%
2011	2,193	4.37%	99,524,001.18	4.05%
2012	2,057	4.09%	69,147,076.06	2.81%
2013	1,467	2.92%	45,473,503.47	1.85%
2014	705	1.40%	23,181,194.62	0.94%
2015	542	1.08%	24,931,741.96	1.01%
2016	511	1.02%	27,209,907.18	1.11%
2017	817	1.63%	37,229,314.53	1.51%
2018	1,358	2.70%	54,057,399.23	2.20%
2019	2,764	5.50%	178,754,485.01	7.27%
2020	7,796	15.52%	562,287,006.19	22.88%
2021	4,087	8.14%	281,183,265.09	11.44%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,215	10.38%	61,368,050.64	2.50%
2026 - 2030	9,736	19.38%	244,592,759.61	9.95%
2031 - 2035	8,385	16.69%	359,839,932.46	14.64%
2036 - 2040	8,566	17.05%	503,401,874.36	20.48%
2041 - 2045	6,989	13.91%	438,874,372.98	17.86%
2046 +	11,344	22.58%	849,553,288.67	34.57%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,040	6.05%	31,925,458.06	1.30%
40.01 - 60 months	3,742	7.45%	53,092,564.03	2.16%
60.01 - 90 months	4,237	8.43%	93,069,760.24	3.79%
90.01 - 120 months	5,112	10.18%	170,341,543.98	6.93%
120.01 - 150 months	3,762	7.49%	153,492,018.57	6.25%
150.01 - 180 months	4,514	8.99%	217,061,474.55	8.83%
over 180 months	25,828	51.41%	1,738,647,459.27	70.74%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,507	14.94%	592,239,659.39	24.10%
1.01% - 2.00%	21,113	42.03%	1,104,789,581.41	44.95%
2.01% - 3.00%	5,189	10.33%	208,914,887.53	8.50%
3.01% - 4.00%	7,232	14.40%	348,569,160.41	14.18%
4.01% - 5.00%	6,099	12.14%	142,179,667.86	5.79%
5.01% - 6.00%	1,078	2.15%	29,004,269.09	1.18%
6.01% - 7.00%	697	1.39%	13,937,828.85	0.57%
7.01% +	1,320	2.63%	17,995,224.17	0.73%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,265	22.42%	174,561,229.75	7.10%
20.01% - 30.00%	5,894	11.73%	193,574,780.01	7.88%
30.01% - 40.00%	5,713	11.37%	234,823,477.15	9.55%
40.01% - 50.00%	4,853	9.66%	241,495,573.96	9.83%
50.01% - 60.00%	4,581	9.12%	259,198,072.93	10.55%
60.01% - 70.00%	4,268	8.50%	274,800,992.46	11.18%
70.01% - 80.00%	3,423	6.81%	236,772,874.75	9.63%
80.01% - 90.00%	2,503	4.98%	169,794,796.92	6.91%
90.01% - 100.00%	2,337	4.65%	180,961,410.58	7.36%
100.00% +	5,398	10.75%	491,647,070.20	20.00%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,413	28.69%	270,799,509.59	11.02%
20.01% - 30.00%	7,296	14.52%	278,657,867.17	11.34%
30.01% - 40.00%	6,891	13.72%	335,512,622.92	13.65%
40.01% - 50.00%	5,968	11.88%	345,809,864.19	14.07%
50.01% - 60.00%	5,047	10.05%	333,634,686.73	13.58%
60.01% - 70.00%	4,752	9.46%	355,450,179.73	14.46%
70.01% - 80.00%	3,579	7.12%	293,730,323.85	11.95%
80.01% - 90.00%	1,317	2.62%	131,209,614.53	5.34%
90.01% - 100.00%	501	1.00%	56,676,318.02	2.31%
100.00% +	471	0.94%	56,149,291.97	2.28%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,671	9.30%	91,680,624.75	3.73%
20.01% - 30.00%	5,387	10.72%	154,645,906.65	6.29%
30.01% - 40.00%	6,427	12.79%	240,571,193.97	9.77%
40.01% - 50.00%	7,031	14.00%	317,870,647.99	12.93%
50.01% - 60.00%	6,778	13.49%	352,986,711.57	14.36%
60.01% - 70.00%	6,268	12.48%	363,167,697.91	14.78%
70.01% - 80.00%	6,508	12.96%	417,162,650.82	16.97%
80.01% - 90.00%	3,519	7.01%	247,574,594.50	10.07%
90.01% - 100.00%	2,161	4.30%	174,543,573.12	7.10%
100.00% +	1,485	2.96%	97,426,677.42	3.96%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,815	43.43%	1,260,926,891.18	51.31%
Thessaloniki	7,000	13.93%	335,663,231.75	13.66%
Macedonia	5,276	10.50%	189,477,784.26	7.71%
Peloponnese	3,617	7.20%	149,470,908.21	6.08%
Thessaly	3,245	6.46%	118,726,556.83	4.83%
Sterea Ellada	2,707	5.39%	104,029,779.17	4.23%
Creta Island	1,866	3.71%	88,500,279.23	3.60%
Ionian Islands	777	1.55%	36,379,655.29	1.48%
Thrace	1,168	2.33%	44,599,363.36	1.81%
Epirus	1,288	2.56%	45,445,851.32	1.85%
Aegean Islands	1,476	2.94%	84,409,978.10	3.43%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	9,097	18.11%	632,119,216.05	25.72%
12 - 24	4,386	8.73%	335,858,640.20	13.67%
24 - 36	1,666	3.32%	72,140,028.89	2.94%
36 - 60	1,833	3.65%	82,136,121.05	3.34%
60 - 96	1,874	3.73%	75,425,303.73	3.07%
over 96	31,379	62.46%	1,259,950,968.79	51.27%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	58	0.12%	865,719.54	0.04%
5 - 10 years	1,493	2.97%	33,271,581.60	1.35%
10 - 15 years	4,661	9.28%	137,456,539.46	5.59%
15 - 20 years	8,354	16.63%	308,194,607.76	12.54%
20 - 25 years	9,163	18.24%	435,024,694.39	17.70%
25 - 30 years	14,058	27.98%	707,839,357.65	28.80%
30 - 35 years	7,244	14.42%	529,021,095.43	21.53%
35 years +	5,204	10.36%	305,956,682.89	12.45%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,053	73.76%	1,722,586,273.86	70.09%
Houses	13,182	26.24%	735,044,004.85	29.91%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,695	19.30%	469,778,300.61	19.12%
Purchase	23,344	46.47%	1,308,326,789.86	53.24%
Repair	9,849	19.61%	448,028,940.06	18.23%
Construction (re-mortgage)	152	0.30%	9,954,852.13	0.41%
Purchase (re-mortgage)	625	1.24%	39,056,578.78	1.59%
Repair (re-mortgage)	443	0.88%	27,179,062.00	1.11%
Equity Release	6,127	12.20%	155,305,755.26	6.32%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,627	96.80%	2,410,585,987.39	98.09%
Balloon	1,608	3.20%	47,044,291.33	1.91%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,277	92.12%	2,276,013,287.07	92.61%
Fixed Converting to Floating	3,858	7.68%	179,805,741.65	7.32%
Fixed to Maturity	100	0.20%	1,811,250.00	0.07%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

Fixed rate assets **7.39%**  
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,574	5.56%	273,078,329.01	12.00%
Libor 3 Months (CHF)	1,347	2.91%	142,132,083.90	6.24%
ECB Tracker	10,191	22.02%	391,490,000.90	17.20%
Euribor 1 Month	4,417	9.54%	265,860,395.46	11.68%
Euribor 3 Months	20,100	43.43%	1,056,718,150.14	46.43%
Libor 1 Month (Euro)	91	0.20%	2,044,133.30	0.09%
Eurobank OEK's Rate	166	0.36%	3,185,233.01	0.14%
Euribor 6 Months	3	0.01%	28,993.22	0.00%
TBank OEK's Rate	25	0.05%	532,987.70	0.02%
TBank GG Rate	9	0.02%	248,012.35	0.01%
Originator Rate	7,354	15.89%	140,694,968.08	6.18%
<b>Grand Total</b>	<b>46,277</b>	<b>100.00%</b>	<b>2,276,013,287.07</b>	<b>100.00%</b>

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%	289,551.75	0.16%
Libor 3 Months (CHF)	28	0.73%	1,058,831.78	0.59%
ECB Tracker	108	2.80%	4,013,967.40	2.23%
Euribor 1 Month	713	18.48%	17,960,237.91	9.99%
Euribor 3 Months	2,866	74.29%	151,218,359.43	84.10%
Originator Rate	137	3.55%	5,264,793.37	2.93%
<b>Grand Total</b>	<b>3,858</b>	<b>100.00%</b>	<b>179,805,741.65</b>	<b>100.00%</b>

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	199	5.16%	6,082,247.57	3.38%
1 Jan 2022 +	3,659	94.84%	173,723,494.07	96.62%
<b>Grand Total</b>	<b>3,858</b>	<b>100.00%</b>	<b>179,805,741.65</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,216	99.96%	2,456,889,096.30	99.97%
Y	19	0.04%	741,182.41	0.03%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	18	94.74%	738,229.50	99.60%
OEK Subsidy	1	5.26%	2,952.91	0.40%
<b>Grand Total</b>	<b>19</b>	<b>100.00%</b>	<b>741,182.41</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,345	82.30%	2,138,665,564.24	87.02%
Y	8,890	17.70%	318,964,714.47	12.98%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,152	97.84%	2,381,373,727.85	96.90%
Y	1,083	2.16%	76,256,550.87	3.10%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,979	95.51%	2,306,541,469.59	93.85%
S	2,256	4.49%	151,088,809.13	6.15%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,875	91.32%	2,303,761,316.92	93.74%
Y	4,360	8.68%	153,868,961.79	6.26%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,054	95.66%	2,351,364,843.94	95.68%
Second home/Holiday houses	2,023	4.03%	99,353,431.83	4.04%
Buy-to-let/Non-Owner occupied	75	0.15%	3,484,939.54	0.14%
Other	83	0.17%	3,427,063.41	0.14%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,515	26.90%	762,570,473.70	31.03%
Other Private Employees	6,899	13.73%	354,249,648.08	14.41%
Pensioner	8,763	17.44%	310,051,067.46	12.62%
Other Self employed	2,845	5.66%	182,686,141.59	7.43%
Civil Servant	4,602	9.16%	175,428,091.63	7.14%
Unemployed	3,835	7.63%	162,838,607.26	6.63%
Bank employe	1,890	3.76%	128,334,776.41	5.22%
Civil Servant - Policeman	1,362	2.71%	68,148,743.32	2.77%
Salesman	1,172	2.33%	53,799,931.10	2.19%
Teacher	1,322	2.63%	52,048,430.99	2.12%
Housewife	1,110	2.21%	47,180,250.31	1.92%
Military Personnel	917	1.83%	46,116,631.53	1.88%
Independent means	581	1.16%	44,011,871.47	1.79%
Lawyers - Jurists	487	0.97%	37,363,714.35	1.52%
Civil Servant - Primary school teachers	935	1.86%	32,801,899.51	1.33%
<b>Grand Total</b>	<b>50,235</b>	<b>100.00%</b>	<b>2,457,630,278.71</b>	<b>100.00%</b>