

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **138**
Reporting Date: **20/12/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/11/2021	30/11/2021

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

I Programme Details as of 20/12/2021

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) 0.78

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-21	20-Jan-22	61	Act/360	0.0000%	0.00	-
4	22-Nov-21	21-Feb-22	28	Act/360	0.0000%	0.00	-
5	20-Sep-21	20-Dec-21	91	Act/360	0.0000%	0.00	0.00
6	20-Oct-21	20-Jan-22	61	Act/360	0.0000%	0.00	-
7	22-Nov-21	21-Feb-22	28	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 30/11/2021			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	454,521,522.03	2,005,209,500.19	2,440,992,359.28	463,316,719.75	2,039,195,456.88	2,475,833,586.89
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	452,424,124.24	1,995,159,022.84	2,428,930,954.04	460,974,398.98	2,033,213,264.07	2,467,643,948.25
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	371,062,703.33	1,854,132,438.53	2,209,897,254.76	381,234,350.13	1,888,040,877.36	2,247,323,084.63
A.4	Aggregate Original Principal O/S balance	498,512,203.10	2,988,762,054.65	3,487,274,257.75	501,988,449.16	3,025,266,193.46	3,527,254,642.62
A.5	Average Current Principal O/S balance	112,505.33	43,864.23	49,061.23	113,086.82	44,105.02	49,190.05
A.6	Average Original Principal O/S balance	123,394.11	65,379.58	70,090.33	122,525.86	65,432.38	70,079.76
A.7	Maximum Current Principal O/S balance	969,789.73	3,985,096.59	3,985,096.59	974,787.56	4,000,670.30	4,000,670.30
A.8	Maximum Original Principal O/S balance	1,156,427.23	5,500,000.00	5,500,000.00	1,136,701.16	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,040	45,714	49,754	4,097	46,235	50,332
A.10	Weighted Average Seasoning (years)	8.00	8.02	8.01	7.99	7.98	7.98
A.11	Weighted Average Remaining Maturity (years)	20.65	19.84	19.98	20.66	19.88	20.02
A.12	Weighted Average Current Indexed LTV percent (%)	91.34	63.13	68.17	90.21	63.31	68.05
A.13	Weighted Average Current Unindexed LTV percent (%)	67.08	48.13	51.51	66.30	48.27	51.45
A.14	Weighted Average Original LTV percent (%)	71.72	61.20	63.08	71.31	61.46	63.20
A.15	Weighted Average Interest Rate - Total (%)	0.42	2.07	1.77	0.42	2.07	1.78
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.16	0.88	0.57	1.17	0.90
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	93.25	94.18	94.02	94.25	95.77	95.50
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.42	3.98	4.06	3.78	2.85	3.01
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.87	1.34	1.43	1.46	1.08	1.15
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.46	0.50	0.49	0.51	0.29	0.33
A.21	FX Rate	1.0430			1.0611		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2021					
		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	5,613	1,567,552.35	62,599	9,110,244.46	68,212	10,613,170.97
B.2	Partial Prepayments	1	15,654.00	117	1,235,099.84	118	1,250,108.47
B.3	Whole Prepayments	5	95,733.03	75	2,006,618.48	80	2,098,404.70
B.4	Total Principal Receipts (B1+B2+B3)	-	1,678,939.38	-	12,351,962.78	-	13,961,684.14

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2021					
		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	4,253	148,997.31	54,791	3,617,699.49	59,044	3,760,554.05
C.2	Interest From Overdues	1,588	1,033.10	13,126	8,376.09	14,714	9,366.60
C.3	Total Interest Receipts (C1+C2)	-	150,030.41	-	3,626,075.58	-	3,769,920.65
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2021					
		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	3,797	423,832,990.29	42,050	1,888,543,312.50	45,847	2,294,902,842.98
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	230	28,591,133.95	3,474	106,615,710.34	3,704	134,028,111.06
A.3	Totals (A1+ A2)	4,027	452,424,124.24	45,524	1,995,159,022.84	49,551	2,428,930,954.04
A.4	In Arrears Loans 90 Days To 360 Days	13	2,097,397.79	190	10,050,477.35	203	12,061,405.24
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	13	2,097,397.79	190	10,050,477.35	203	12,061,405.24

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2021					
		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	170	20,076,086.23	2,873	79,827,976.62	3,043	99,076,381.44
B.2	60 Days < Installment <= 89 Days	60	8,515,047.72	601	26,787,733.72	661	34,951,729.62
B.3	Total (B1+B2=A4)	230	28,591,133.95	3,474	106,615,710.34	3,704	134,028,111.06
B.4	90 Days < Installment <= 119 Days	13	2,097,397.79	181	9,752,865.57	194	11,763,793.46
B.5	120 Days < Installment <= 360 Days	0	0.00	9	297,611.78	9	297,611.78
B.6	Total (B4+B5=A4)	13	2,097,397.79	190	10,050,477.35	203	12,061,405.24

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2021					
		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	7,031,164.77	0.00	21,738,458.45	0.00	28,479,747.78
A.2	Number of Loans	0	51	0	443	0	494



Statutory Tests

as of 30/11/2021

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	2,440,992,359.28	
A. Adjusted Outstanding Principal of Loans ²	2,209,897,254.76	
B. Accrued Interest on Loans	4,219,346.86	
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	7,559,166.67	
Nominal Value (A+B+C+D-Z)	2,206,557,434.96	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,581,602,530.79	
Net Present Value of Liabilities	1,947,377,700.48	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,516,446,023.29	
Net Present Value of Liabilities	1,940,682,280.22	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,806,969,413.85	
Net Present Value of Liabilities	1,976,642,039.64	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,716,589.86	
Interest due on all series of covered bonds during 1st year	156,098.93	
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	4,040	8.12%	435,782,859.09	17.85%
EUR	45,714	91.88%	2,005,209,500.19	82.15%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,564	33.29%	377,124,874.83	10.81%
37.501 - 75.000	16,986	34.14%	934,105,912.69	26.79%
75.001 - 100.000	6,770	13.61%	597,802,812.20	17.14%
100.001 - 150.000	5,756	11.57%	709,877,313.98	20.36%
150.001 - 250.000	2,788	5.60%	525,581,356.58	15.07%
250.001 - 500.000	781	1.57%	255,495,922.68	7.33%
500.001 +	109	0.22%	87,286,064.79	2.50%
Grand Total	49,754	100.00%	3,487,274,257.75	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,130	54.53%	507,737,422.92	20.80%
37.501 - 75.000	13,401	26.93%	709,588,891.93	29.07%
75.001 - 100.000	3,819	7.68%	329,150,103.77	13.48%
100.001 - 150.000	3,262	6.56%	392,832,299.87	16.09%
150.001 - 250.000	1,592	3.20%	296,115,216.43	12.13%
250.001 - 500.000	480	0.96%	154,201,392.96	6.32%
500.001 +	70	0.14%	51,367,031.40	2.10%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,469	17.02%	193,408,049.67	7.92%
2005	3,330	6.69%	139,577,080.54	5.72%
2006	4,283	8.61%	195,085,658.69	7.99%
2007	3,527	7.09%	188,052,425.14	7.70%
2008	2,083	4.19%	111,110,994.38	4.55%
2009	1,517	3.05%	74,743,054.03	3.06%
2010	2,143	4.31%	112,761,087.33	4.62%
2011	2,133	4.29%	95,816,818.14	3.93%
2012	1,981	3.98%	65,971,657.26	2.70%
2013	1,422	2.86%	43,607,526.44	1.79%
2014	684	1.37%	22,487,425.54	0.92%
2015	534	1.07%	24,164,426.28	0.99%
2016	505	1.01%	26,626,388.95	1.09%
2017	668	1.34%	32,218,537.94	1.32%
2018	1,338	2.69%	52,815,673.86	2.16%
2019	2,734	5.50%	178,259,785.57	7.30%
2020	7,834	15.75%	566,531,666.85	23.21%
2021	4,569	9.18%	317,754,102.67	13.02%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	4,942	9.93%	53,802,332.77	2.20%
2026 - 2030	9,567	19.23%	233,895,761.56	9.58%
2031 - 2035	8,281	16.64%	350,738,822.00	14.37%
2036 - 2040	8,511	17.11%	495,357,483.06	20.29%
2041 - 2045	6,993	14.06%	437,596,695.80	17.93%
2046 +	11,460	23.03%	869,601,264.09	35.62%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,137	6.31%	32,576,162.72	1.33%
40.01 - 60 months	3,685	7.41%	50,436,590.96	2.07%
60.01 - 90 months	4,130	8.30%	91,708,188.70	3.76%
90.01 - 120 months	5,194	10.44%	171,032,718.11	7.01%
120.01 - 150 months	3,601	7.24%	147,281,428.00	6.03%
150.01 - 180 months	4,660	9.37%	225,195,866.06	9.23%
over 180 months	25,347	50.94%	1,722,761,404.72	70.58%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,375	14.82%	604,602,726.83	24.77%
1.01% - 2.00%	21,209	42.63%	1,099,854,633.01	45.06%
2.01% - 3.00%	5,056	10.16%	199,628,285.79	8.18%
3.01% - 4.00%	7,177	14.42%	342,231,643.81	14.02%
4.01% - 5.00%	5,991	12.04%	138,185,597.25	5.66%
5.01% - 6.00%	1,031	2.07%	26,839,241.69	1.10%
6.01% - 7.00%	661	1.33%	13,029,288.77	0.53%
7.01% +	1,254	2.52%	16,620,942.13	0.68%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,273	22.66%	172,384,214.27	7.06%
20.01% - 30.00%	5,846	11.75%	190,754,310.27	7.81%
30.01% - 40.00%	5,566	11.19%	227,796,515.92	9.33%
40.01% - 50.00%	4,749	9.54%	236,935,650.92	9.71%
50.01% - 60.00%	4,482	9.01%	253,821,898.31	10.40%
60.01% - 70.00%	4,197	8.44%	271,405,978.76	11.12%
70.01% - 80.00%	3,362	6.76%	232,426,641.17	9.52%
80.01% - 90.00%	2,535	5.10%	176,282,011.11	7.22%
90.01% - 100.00%	2,301	4.62%	177,785,608.08	7.28%
100.00% +	5,443	10.94%	501,399,530.46	20.54%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,349	28.84%	266,018,303.54	10.90%
20.01% - 30.00%	7,238	14.55%	276,039,649.81	11.31%
30.01% - 40.00%	6,671	13.41%	323,608,471.17	13.26%
40.01% - 50.00%	5,816	11.69%	335,640,155.88	13.75%
50.01% - 60.00%	5,080	10.21%	340,899,827.49	13.97%
60.01% - 70.00%	4,726	9.50%	353,883,250.37	14.50%
70.01% - 80.00%	3,534	7.10%	288,036,795.78	11.80%
80.01% - 90.00%	1,322	2.66%	134,107,864.98	5.49%
90.01% - 100.00%	543	1.09%	62,311,869.78	2.55%
100.00% +	475	0.95%	60,446,170.47	2.48%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,570	9.19%	88,551,434.31	3.63%
20.01% - 30.00%	5,294	10.64%	150,641,741.90	6.17%
30.01% - 40.00%	6,315	12.69%	234,688,176.87	9.61%
40.01% - 50.00%	6,942	13.95%	312,586,331.17	12.81%
50.01% - 60.00%	6,772	13.61%	355,113,724.62	14.55%
60.01% - 70.00%	6,216	12.49%	361,963,316.81	14.83%
70.01% - 80.00%	6,574	13.21%	417,626,132.41	17.11%
80.01% - 90.00%	3,517	7.07%	249,524,156.34	10.22%
90.01% - 100.00%	2,155	4.33%	175,066,980.56	7.17%
100.00% +	1,399	2.81%	95,230,364.18	3.90%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,696	43.61%	1,257,622,269.91	51.52%
Thessaloniki	6,931	13.93%	335,438,947.58	13.74%
Macedonia	5,178	10.41%	186,262,676.73	7.63%
Peloponnese	3,594	7.22%	147,788,161.28	6.05%
Thessaly	3,201	6.43%	117,296,983.74	4.81%
Sterea Ellada	2,660	5.35%	100,819,854.36	4.13%
Creta Island	1,834	3.69%	87,393,810.60	3.58%
Ionian Islands	743	1.49%	34,078,628.49	1.40%
Thrace	1,164	2.34%	44,124,840.20	1.81%
Epirus	1,288	2.59%	45,225,505.47	1.85%
Aegean Islands	1,465	2.94%	84,940,680.90	3.48%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	6,025	12.11%	423,834,626.67	17.36%
12 - 24	6,829	13.73%	497,508,874.06	20.38%
24 - 36	2,370	4.76%	144,465,448.14	5.92%
36 - 60	1,933	3.89%	82,717,307.08	3.39%
60 - 96	1,689	3.39%	71,636,005.39	2.93%
over 96	30,908	62.12%	1,220,830,097.93	50.01%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	28	0.06%	296,825.50	0.01%
5 - 10 years	1,458	2.93%	32,470,495.62	1.33%
10 - 15 years	4,605	9.26%	135,250,197.16	5.54%
15 - 20 years	8,245	16.57%	303,007,689.37	12.41%
20 - 25 years	9,120	18.33%	432,883,759.32	17.73%
25 - 30 years	13,944	28.03%	701,834,962.39	28.75%
30 - 35 years	7,243	14.56%	537,527,821.35	22.02%
35 years +	5,111	10.27%	297,720,608.57	12.20%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	36,726	73.82%	1,707,247,404.44	69.94%
Houses	13,028	26.18%	733,744,954.84	30.06%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,605	19.30%	467,164,335.37	19.14%
Purchase	23,191	46.61%	1,300,777,511.01	53.29%
Repair	9,787	19.67%	445,208,552.67	18.24%
Construction (re-mortgage)	154	0.31%	10,321,540.85	0.42%
Purchase (re-mortgage)	608	1.22%	39,392,683.39	1.61%
Repair (re-mortgage)	441	0.89%	27,338,170.06	1.12%
Equity Release	5,968	12.00%	150,789,565.93	6.18%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,357	97.19%	2,399,749,383.75	98.31%
Balloon	1,397	2.81%	41,242,975.53	1.69%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,918	92.29%	2,263,074,062.10	92.71%
Fixed Converting to Floating	3,735	7.51%	176,528,690.29	7.23%
Fixed to Maturity	101	0.20%	1,389,606.89	0.06%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

Fixed rate assets **7.29%**
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Labor 1 Month (CHF)	2,591	5.64%	281,929,776.75	12.46%
Labor 3 Months (CHF)	1,389	3.02%	151,311,347.84	6.69%
ECB Tracker	10,044	21.87%	375,210,845.49	16.58%
Euribor 1 Month	4,421	9.63%	265,586,179.96	11.74%
Euribor 3 Months	20,050	43.66%	1,048,635,262.26	46.34%
Labor 1 Month (Euro)	86	0.19%	1,946,043.80	0.09%
Eurobank OEK's Rate	164	0.36%	3,008,500.06	0.13%
Euribor 6 Months	2	0.00%	17,003.04	0.00%
TBank OEK's Rate	24	0.05%	489,777.78	0.02%
TBank GG Rate	8	0.02%	231,485.52	0.01%
Originator Rate	7,139	15.55%	134,707,839.60	5.95%
Grand Total	45,918	100.00%	2,263,074,062.10	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Labor 1 Month (CHF)	6	0.16%	297,833.59	0.17%
Labor 3 Months (CHF)	18	0.48%	609,132.24	0.35%
ECB Tracker	84	2.25%	3,087,096.53	1.75%
Euribor 1 Month	696	18.63%	17,232,672.09	9.76%
Euribor 3 Months	2,802	75.02%	150,423,265.33	85.21%
Originator Rate	129	3.45%	4,878,690.51	2.76%
Grand Total	3,735	100.00%	176,528,690.29	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	5	0.13%	98,115.89	0.06%
1 Jan 2022 +	3,730	99.87%	176,430,574.40	99.94%
Grand Total	3,735	100.00%	176,528,690.29	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,737	99.97%	2,440,345,191.63	99.97%
Y	17	0.03%	647,167.65	0.03%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	16	94.12%	645,016.06	99.67%
OEK Subsidy	1	5.88%	2,151.59	0.33%
Grand Total	17	100.00%	647,167.65	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,288	82.98%	2,139,312,650.68	87.64%
Y	8,466	17.02%	301,679,708.60	12.36%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,694	97.87%	2,368,428,218.04	97.03%
Y	1,060	2.13%	72,564,141.24	2.97%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,487	95.44%	2,289,208,940.01	93.78%
S	2,267	4.56%	151,783,419.27	6.22%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,270	90.99%	2,285,546,803.83	93.63%
Y	4,484	9.01%	155,445,555.45	6.37%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	47,603	95.68%	2,336,944,177.39	95.74%
Second home/Holiday houses	1,996	4.01%	97,336,239.12	3.99%
Buy-to-let/Non-Owner occupied	74	0.15%	3,406,856.20	0.14%
Other	81	0.16%	3,305,086.57	0.14%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,340	26.81%	757,349,483.14	31.03%
Other Private Employees	6,987	14.04%	356,190,145.73	14.59%
Pensioner	8,669	17.42%	303,972,580.53	12.45%
Other Self employed	2,770	5.57%	179,997,661.21	7.37%
Civil Servant	4,563	9.17%	176,041,844.80	7.21%
Unemployed	3,740	7.52%	160,839,302.26	6.59%
Bank employe	1,893	3.79%	127,710,453.87	5.23%
Civil Servant - Policeman	1,347	2.71%	67,039,205.67	2.75%
Salesman	1,149	2.31%	53,047,979.32	2.17%
Teacher	1,317	2.65%	52,093,623.87	2.13%
Housewife	1,095	2.20%	46,765,717.55	1.92%
Military Personnel	915	1.84%	45,907,294.14	1.88%
Independent means	569	1.14%	43,902,366.82	1.80%
Lawyers - Jurists	486	0.98%	37,726,917.80	1.55%
Civil Servant - Primary school teachers	924	1.86%	32,408,782.56	1.33%
Grand Total	49,754	100.00%	2,440,992,359.28	100.00%