

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



Report No: **128**  
Reporting Date: **22/2/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2021	31/1/2021

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

**I Programme Details** as of 22/2/2021

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-21	20-Jul-22
4	16-May-16	XS1410482951	Baa2	300,000,000.00	Euribor 3M + 1,25%	22-Feb-21	21-Feb-22
5	19-Mar-18	XS1795267514	Baa2	150,000,000.00	Euribor 3M + 1,25%	22-Mar-21	21-Mar-22
6	11-Jul-18	XS1855456106	Baa2	270,000,000.00	Euribor 3M + 0.50%	20-Jul-21	20-Jul-22
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) 0.84

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jan-21	20-Apr-21	33	Act/360	0.0000%	0.00	-
4	20-Nov-20	22-Feb-21	94	Act/360	0.7230%	566,350.00	566,350.00
5	21-Dec-20	22-Mar-21	63	Act/360	0.7090%	186,112.50	-
6	20-Jan-21	20-Apr-21	33	Act/360	0.0000%	0.00	-
7	4-Feb-21	20-May-21	18	Act/360	0.0000%	0.00	-

\* As of 10/04 we proceeded with the cancellation of 100min out of ISIN XS0515809662

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2021			Previous Report		
		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	425,306,051.82	1,994,077,342.72	2,387,952,182.34	307,785,435.03	1,424,136,197.57	1,709,069,945.98
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	425,306,051.82	1,993,438,877.55	2,387,313,717.17	307,756,086.16	1,422,384,588.57	1,707,291,167.13
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	353,070,346.14	1,836,024,277.73	2,163,001,816.29	270,654,093.92	1,280,568,886.48	1,531,128,129.14
A.4	Aggregate Original Principal O/S balance	461,529,560.60	3,024,379,717.73	3,485,909,278.33	353,276,348.39	2,075,580,586.86	2,428,856,935.25
A.5	Average Current Principal O/S balance	110,068.85	42,533.96	47,056.95	95,378.19	40,468.76	44,486.18
A.6	Average Original Principal O/S balance	119,443.47	64,510.47	68,693.28	109,475.16	58,980.44	63,221.85
A.7	Maximum Current Principal O/S balance	1,085,995.63	4,139,603.55	4,139,603.55	1,085,995.63	4,154,904.78	4,154,904.78
A.8	Maximum Original Principal O/S balance	1,117,015.74	5,500,000.00	5,500,000.00	1,116,602.11	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,864	46,882	50,746	3,227	35,191	38,418
A.10	Weighted Average Seasoning (years)	9.78	8.87	9.02	11.23	8.59	9.03
A.11	Weighted Average Remaining Maturity (years)	19.04	19.01	19.02	17.47	19.53	19.19
A.12	Weighted Average Current Indexed LTV percent (%)	90.13	64.49	68.72	80.96	70.65	72.37
A.13	Weighted Average Current Unindexed LTV percent (%)	66.54	48.81	51.73	60.51	52.81	54.09
A.14	Weighted Average Original LTV percent (%)	71.99	63.27	64.70	68.64	67.40	67.60
A.15	Weighted Average Interest Rate - Total (%)	0.45	2.14	1.86	0.46	1.88	1.65
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.24	0.92	0.54	1.27	0.97
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.53	98.99	99.08	99.29	97.34	97.66
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.25	0.70	0.63	0.55	2.13	1.87
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.23	0.27	0.27	0.16	0.41	0.37
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0.03	0.03	0.01	0.12	0.10
A.21	FX Rate	1.0798	-	-	1.0802	1.00	-



-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2021					
		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	3,306	1,127,818.76	35,677	5,032,340.40	38,983	6,076,810.45
B.2	Partial Prepayments	3	81,330.00	76	555,949.03	79	631,268.53
B.3	Whole Prepayments	8	488,137.68	75	3,111,007.88	83	3,563,070.93
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,697,286.44</b>	-	<b>8,699,297.31</b>	-	<b>10,271,149.91</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2021					
		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	3,083	101,999.03	34,454	2,108,710.83	37,537	2,203,171.87
C.2	Interest From Overdues	1,157	616.91	11,909	7,234.33	13,066	7,805.65
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>102,615.94</b>	-	<b>2,115,945.16</b>	-	<b>2,210,977.52</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2021					
		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	3,834	423,288,100.89	46,276	1,974,014,997.48	50,110	2,366,021,017.94
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	30	2,017,950.93	583	19,423,880.07	613	21,292,699.23
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,864</b>	<b>425,306,051.82</b>	<b>46,859</b>	<b>1,993,438,877.55</b>	<b>50,723</b>	<b>2,387,313,717.17</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	23	638,465.17	23	638,465.17
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>23</b>	<b>638,465.17</b>	<b>23</b>	<b>638,465.17</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2021					
		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	16	1,058,633.43	437	13,980,607.85	453	14,961,005.54
B.2	60 Days < Installment <= 89 Days	14	959,317.50	146	5,443,272.22	160	6,331,693.69
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>30</b>	<b>2,017,950.93</b>	<b>583</b>	<b>19,423,880.07</b>	<b>613</b>	<b>21,292,699.23</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	23	638,465.17	23	638,465.17
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>0</b>	<b>0.00</b>	<b>23</b>	<b>638,465.17</b>	<b>23</b>	<b>638,465.17</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2021					
		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	130,352,242.59	11,041,150.28	666,162,905.27	88,102,219.64	786,881,781.53	98,327,400.49
A.2	Number of Loans	1,587	197	14,611	2,824	16,198	3,021



## Statutory Tests

as of 31/1/2021

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	563,900.00	
Total Bonds Amount	<b>1,340,563,900.00</b>	
Current Outstanding Balance of Loans	2,387,952,182.34	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,163,001,816.29	
B. Accrued Interest on Loans	4,035,644.34	
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	2,297,222.22	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,164,740,238.41</b>	
Bonds / Nominal Value Assets Percentage	1,441,466,559.14	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,498,031,713.81	
Net Present Value of Liabilities	1,343,093,547.33	
<i>Parallel shift +200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	2,438,900,233.14	
Net Present Value of Liabilities	1,338,497,929.81	
<i>Parallel shift -200bps of current interest rate curve</i>		<b>Pass</b>
Net Present Value	2,725,711,164.01	
Net Present Value of Liabilities	1,353,149,466.02	
<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	31,917,448.94	
Interest due on all series of covered bonds during 1st year	823,738.36	
<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	1,125,489.08	
Required Reserve Amount	835,179.17	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	1,125,489.08	

<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	3,864	7.61%	393,874,839.62	16.49%
EUR	46,882	92.39%	1,994,077,342.72	83.51%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	17,940	35.35%	391,462,712.78	11.23%
37.501 - 75.000	16,656	32.82%	917,712,537.22	26.33%
75.001 - 100.000	6,771	13.34%	599,510,409.92	17.20%
100.001 - 150.000	5,718	11.27%	707,655,583.80	20.30%
150.001 - 250.000	2,766	5.45%	524,080,814.82	15.03%
250.001 - 500.000	782	1.54%	255,399,070.13	7.33%
500.001 +	113	0.22%	90,088,149.66	2.58%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>3,485,909,278.33</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	28,797	56.75%	531,847,694.23	22.27%
37.501 - 75.000	13,223	26.06%	700,202,225.85	29.32%
75.001 - 100.000	3,710	7.31%	319,630,243.28	13.39%
100.001 - 150.000	3,046	6.00%	367,551,765.59	15.39%
150.001 - 250.000	1,442	2.84%	268,972,214.29	11.26%
250.001 - 500.000	455	0.90%	146,276,226.57	6.13%
500.001 +	73	0.14%	53,471,812.53	2.24%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,585	18.89%	238,995,145.31	0/1/1900
2005	3,761	7.41%	171,057,756.27	7.16%
2006	5,070	9.99%	242,695,693.28	10.16%
2007	4,074	8.03%	231,969,298.93	9.71%
2008	2,408	4.75%	138,923,651.35	5.82%
2009	1,688	3.33%	87,740,918.10	3.67%
2010	2,388	4.71%	132,352,199.79	5.54%
2011	2,503	4.93%	112,173,305.64	4.70%
2012	2,432	4.79%	82,582,133.34	3.46%
2013	1,694	3.32%	52,626,877.92	2.20%
2014	765	1.51%	25,193,235.42	1.06%
2015	540	1.06%	25,583,935.00	1.07%
2016	726	1.43%	35,479,334.54	1.49%
2017	2,325	4.58%	84,405,506.42	3.53%
2018	1,407	2.77%	56,837,771.54	2.38%
2019	2,849	5.61%	187,958,748.89	7.87%
2020	6,541	12.89%	481,378,670.61	20.16%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	7,585	14.95%	127,912,224.60	5.36%
2026 - 2030	10,083	19.87%	275,112,962.05	11.52%
2031 - 2035	8,389	16.53%	375,507,661.43	15.73%
2036 - 2040	8,271	16.30%	498,184,043.92	20.86%
2041 - 2045	6,569	12.94%	412,045,676.04	17.26%
2046 +	9,849	19.41%	699,189,614.30	29.28%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,549	8.96%	78,427,297.01	3.28%
40.01 - 60 months	3,158	6.22%	52,482,744.29	2.20%
60.01 - 90 months	4,903	9.66%	106,397,057.93	4.46%
90.01 - 120 months	4,792	9.44%	158,268,443.13	6.63%
120.01 - 150 months	4,485	8.84%	181,512,470.96	7.60%
150.01 - 180 months	3,952	7.79%	191,130,474.01	8.00%
over 180 months	24,907	49.08%	1,619,733,695.01	67.83%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	9,017	17.77%	612,841,840.14	25.66%
1.01% - 2.00%	18,835	37.12%	977,312,041.45	40.93%
2.01% - 3.00%	5,869	11.57%	239,189,764.95	10.02%
3.01% - 4.00%	7,190	14.17%	330,774,331.48	13.85%
4.01% - 5.00%	6,333	12.48%	151,617,987.08	6.35%
5.01% - 6.00%	1,243	2.45%	38,519,363.17	1.61%
6.01% - 7.00%	798	1.57%	16,411,815.52	0.69%
7.01% +	1,461	2.88%	21,285,038.56	0.89%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,334	22.33%	172,026,130.06	7.20%
20.01% - 30.00%	5,877	11.58%	185,323,127.49	7.76%
30.01% - 40.00%	5,824	11.48%	230,031,599.90	9.63%
40.01% - 50.00%	4,750	9.36%	226,329,709.03	9.48%
50.01% - 60.00%	4,588	9.04%	247,926,311.97	10.38%
60.01% - 70.00%	4,175	8.23%	257,015,169.71	10.76%
70.01% - 80.00%	3,311	6.52%	219,413,927.73	9.19%
80.01% - 90.00%	2,599	5.12%	173,726,810.98	7.28%
90.01% - 100.00%	2,355	4.64%	171,110,595.10	7.17%
100.00% +	5,933	11.69%	505,048,800.36	21.15%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,442	28.46%	264,507,456.58	11.08%
20.01% - 30.00%	7,414	14.61%	274,154,309.29	11.48%
30.01% - 40.00%	6,839	13.48%	312,792,278.09	13.10%
40.01% - 50.00%	6,042	11.91%	335,479,233.62	14.05%
50.01% - 60.00%	5,012	9.88%	318,896,827.66	13.35%
60.01% - 70.00%	4,764	9.39%	338,573,997.77	14.18%
70.01% - 80.00%	3,761	7.41%	291,012,678.06	12.19%
80.01% - 90.00%	1,394	2.75%	130,503,376.42	5.47%
90.01% - 100.00%	495	0.98%	54,817,315.88	2.30%
100.00% +	583	1.15%	67,214,708.96	2.81%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,719	9.30%	85,411,828.33	3.58%
20.01% - 30.00%	5,269	10.38%	144,365,824.46	6.05%
30.01% - 40.00%	6,268	12.35%	220,967,321.93	9.25%
40.01% - 50.00%	6,758	13.32%	294,769,297.50	12.34%
50.01% - 60.00%	6,514	12.84%	326,018,264.04	13.65%
60.01% - 70.00%	6,209	12.24%	350,937,824.43	14.70%
70.01% - 80.00%	6,471	12.75%	396,791,226.75	16.62%
80.01% - 90.00%	3,831	7.55%	250,449,500.35	10.49%
90.01% - 100.00%	2,511	4.95%	190,422,356.86	7.97%
100.00% +	2,196	4.33%	127,818,737.70	5.35%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,097	43.54%	1,232,969,742.62	51.63%
Thessaloniki	7,024	13.84%	320,923,322.21	13.44%
Macedonia	5,321	10.49%	183,846,942.75	7.70%
Peloponnese	3,678	7.25%	144,560,720.56	6.05%
Thessaly	3,309	6.52%	115,394,293.17	4.83%
Sterea Ellada	2,738	5.40%	101,369,527.42	4.25%
Creta Island	1,852	3.65%	86,031,075.94	3.60%
Ionian Islands	767	1.51%	32,978,153.09	1.38%
Thrace	1,188	2.34%	44,542,222.69	1.87%
Epirus	1,321	2.60%	44,979,443.99	1.88%
Aegean Islands	1,451	2.86%	80,356,737.90	3.37%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	5,783	11.40%	418,792,444.70	17.54%
12 - 24	3,436	6.77%	243,516,397.74	10.20%
24 - 36	1,415	2.79%	58,721,955.41	2.46%
36 - 60	3,186	6.28%	123,472,950.38	5.17%
60 - 96	2,607	5.14%	92,627,806.60	3.88%
over 96	34,319	67.63%	1,450,820,627.51	60.76%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	1,458	2.87%	45,384,253.76	1.90%
5 - 10 years	1,436	2.83%	28,414,380.05	1.19%
10 - 15 years	4,515	8.90%	126,499,172.16	5.30%
15 - 20 years	8,102	15.97%	288,080,264.42	12.06%
20 - 25 years	8,777	17.30%	411,433,729.14	17.23%
25 - 30 years	13,495	26.59%	669,546,922.36	28.04%
30 - 35 years	6,588	12.98%	442,463,870.79	18.53%
35 years +	6,375	12.56%	376,129,589.67	15.75%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,512	73.92%	1,681,026,066.50	70.40%
Houses	13,234	26.08%	706,926,115.84	29.60%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,822	19.36%	458,335,979.98	19.19%
Purchase	23,403	46.12%	1,275,804,507.33	53.43%
Repair	10,068	19.84%	433,467,589.94	18.15%
Construction (re-mortgage)	159	0.31%	10,544,530.29	0.44%
Purchase (re-mortgage)	659	1.30%	40,395,007.04	1.69%
Repair (re-mortgage)	483	0.95%	28,820,336.05	1.21%
Equity Release	6,152	12.12%	140,584,231.70	5.89%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,312	93.23%	2,284,791,870.03	95.68%
Balloon	3,434	6.77%	103,160,312.31	4.32%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

  

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,844	92.31%	2,229,454,496.01	93.36%
Fixed Converting to Floating	3,712	7.31%	155,086,618.52	6.49%
Fixed to Maturity	190	0.37%	3,412,067.81	0.14%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

Fixed rate assets 6.64%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,698	5.76%	292,020,699.79	13.10%
Libor 3 Months (CHF)	917	1.96%	90,465,177.78	4.06%
ECB Tracker	10,948	23.37%	446,294,740.29	20.02%
Euribor 1 Month	4,275	9.13%	259,664,650.81	11.65%
Euribor 3 Months	18,488	39.47%	933,658,385.72	41.88%
Libor 1 Month (Euro)	108	0.23%	2,252,909.51	0.10%
Eurobank OEK's Rate	170	0.36%	3,526,466.98	0.16%
Euribor 6 Months	4	0.01%	41,581.17	0.00%
TBank OEK's Rate	26	0.06%	570,752.56	0.03%
TBank GG Rate	11	0.02%	269,855.26	0.01%
Originator Rate	9,199	19.64%	200,689,276.14	9.00%
<b>Grand Total</b>	<b>46,844</b>	<b>100.00%</b>	<b>2,229,454,496.01</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)	7	0.19%	305,826.04	0.20%
Libor 3 Months (CHF)	72	1.94%	2,702,370.34	1.74%
ECB Tracker	143	3.85%	5,763,498.55	3.72%
Euribor 1 Month	743	20.02%	19,890,049.29	12.83%
Euribor 3 Months	2,587	69.69%	119,677,069.09	77.17%
Originator Rate	160	4.31%	6,746,805.21	4.35%
<b>Grand Total</b>	<b>3,712</b>	<b>100.00%</b>	<b>155,085,618.52</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	698	18.80%	21,034,753.59	13.56%
1 Jan 2022 +	3,014	81.20%	134,050,864.93	86.44%
<b>Grand Total</b>	<b>3,712</b>	<b>100.00%</b>	<b>155,085,618.52</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,743	99.99%	2,387,895,528.23	100.00%
Y	3	0.01%	56,654.11	0.00%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	2	66.67%	51,556.37	91.00%
OEK Subsidy	1	33.33%	5,097.74	9.00%
<b>Grand Total</b>	<b>3</b>	<b>100.00%</b>	<b>56,654.11</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	39,182	77.21%	1,988,385,333.52	83.27%
Y	11,564	22.79%	399,566,848.82	16.73%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,457	97.46%	2,291,016,818.20	95.94%
Y	1,289	2.54%	96,935,364.14	4.06%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,443	95.46%	2,231,186,184.24	93.44%
S	2,303	4.54%	156,765,998.10	6.56%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,120	90.88%	2,234,546,680.02	93.58%
Y	4,626	9.12%	153,405,502.32	6.42%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,570	95.71%	2,283,949,741.24	95.64%
Second home/Holiday houses	2,035	4.01%	98,006,762.09	4.10%
Buy-to-let/Non-Owner occupied	65	0.13%	3,087,198.38	0.13%
Other	76	0.15%	2,908,480.63	0.12%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,611	26.82%	750,686,042.79	31.44%
Other Private Employees	6,828	13.46%	336,105,819.21	14.08%
Pensioner	9,035	17.80%	299,799,938.42	12.55%
Civil Servant	4,791	9.44%	174,040,206.83	7.29%
Other Self employed	2,797	5.51%	170,127,323.30	7.12%
Unemployed	3,731	7.35%	146,328,195.53	6.13%
Bank employee	1,950	3.84%	132,977,034.48	5.57%
Civil Servant - Policeman	1,376	2.71%	68,687,953.24	2.88%
Salesman	1,184	2.33%	52,402,002.45	2.19%
Teacher	1,344	2.65%	52,005,583.56	2.18%
Military Personnel	944	1.86%	47,829,987.19	2.00%
Housewife	1,145	2.26%	47,243,405.03	1.98%
Independent means	585	1.15%	41,145,671.08	1.72%
Lawyers - Jurists	485	0.96%	36,160,657.07	1.51%
Civil Servant - Primary school teachers	940	1.85%	32,412,362.16	1.36%
<b>Grand Total</b>	<b>50,746</b>	<b>100.00%</b>	<b>2,387,952,182.34</b>	<b>100.00%</b>