

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 132

Reporting Date: 22/6/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2021	31/5/2021

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

I Programme Details as of 22/6/2021

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 + 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%	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) 0.63

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Apr-21	20-Jul-21	63	Act/360	0.0000%	0.00	-
4	20-May-21	20-Aug-21	33	Act/360	0.0000%	0.00	-
5	22-Mar-21	22-Jun-21	92	Act/360	0.0000%	0.00	0.00
6	20-Apr-21	20-Jul-21	63	Act/360	0.0000%	0.00	-
7	20-May-21	20-Aug-21	33	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 31/5/2021			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	479,323,256.37	2,099,295,860.06	2,535,758,486.51	474,843,225.25	2,105,101,176.94	2,535,993,395.86
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	475,635,637.63	2,090,182,074.80	2,523,286,825.87	469,391,838.83	2,093,348,380.82	2,519,293,788.11
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	397,949,849.51	1,928,631,549.77	2,290,997,102.05	393,939,169.84	1,930,158,811.13	2,287,635,371.78
A.4	Aggregate Original Principal O/S balance	507,515,615.06	3,094,905,133.72	3,602,420,748.78	502,912,013.69	3,103,382,047.86	3,606,294,061.55
A.5	Average Current Principal O/S balance	112,968.01	44,063.97	48,872.67	112,923.48	44,053.60	48,778.48
A.6	Average Original Principal O/S balance	119,612.45	64,961.70	69,430.87	119,598.58	64,944.69	69,365.15
A.7	Maximum Current Principal O/S balance	999,773.42	4,078,127.84	4,078,127.84	1,084,920.42	4,093,537.48	4,093,537.48
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	4,243	47,642	51,885	4,205	47,785	51,990
A.10	Weighted Average Seasoning (years)	7.88	7.99	7.97	8.12	8.04	8.05
A.11	Weighted Average Remaining Maturity (years)	20.78	19.99	20.13	20.58	19.95	20.06
A.12	Weighted Average Current Indexed LTV percent (%)	88.63	64.53	68.68	88.23	64.74	68.73
A.13	Weighted Average Current Unindexed LTV percent (%)	65.20	48.95	51.75	64.95	49.08	51.78
A.14	Weighted Average Original LTV percent (%)	70.66	62.01	63.50	70.72	62.04	63.52
A.15	Weighted Average Interest Rate - Total (%)	0.43	2.07	1.79	0.43	2.07	1.79
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.21	0.91	0.54	1.21	0.91
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.89	95.94	95.93	94.78	96.47	96.18
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.27	2.71	2.63	2.45	2.08	2.14
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.07	0.91	0.94	1.62	0.89	1.01
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.77	0.43	0.49	1.15	0.56	0.66
A.21	FX Rate	1.0982	-	-	1.1020	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2021					
		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	5,720	1,626,639.21	61,168	8,936,945.34	66,888	10,418,132.02
B.2	Partial Prepayments	2	29,764.00	91	716,710.38	93	743,812.91
B.3	Whole Prepayments	7	323,552.61	53	1,600,811.26	60	1,895,432.10
B.4	Total Principal Receipts (B1+B2+B3)	-	1,979,955.82	-	11,254,466.98	-	13,057,377.03

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2021					
		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	4,410	160,139.34	54,126	3,666,987.57	58,536	3,812,807.40
C.2	Interest From Overdues	1,430	878.12	12,723	8,003.59	14,153	8,803.19
C.3	Total Interest Receipts (C1+C2)	-	161,017.46	-	3,674,991.16	-	3,821,610.59
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/5/2021					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,104	459,622,419.41	44,452	2,014,155,195.08	48,556	2,432,678,614.68
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	119	16,013,218.22	3,006	76,026,879.72	3,125	90,608,211.19
A.3	Totals (A1+ A2)	4,223	475,635,637.63	47,458	2,090,182,074.80	51,681	2,523,286,825.87
A.4	In Arrears Loans 90 Days To 360 Days	20	3,687,618.74	184	9,113,785.26	204	12,471,660.64
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	20	3,687,618.74	184	9,113,785.26	204	12,471,660.64

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/5/2021					
		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	85	10,864,728.57	2,533	56,923,228.46	2,618	66,816,443.33
B.2	60 Days < Installment <= 89 Days	34	5,148,489.65	473	19,103,651.26	507	23,791,767.86
B.3	Total (B1+B2=A4)	119	16,013,218.22	3,006	76,026,879.72	3,125	90,608,211.19
B.4	90 Days < Installment <= 119 Days	20	3,687,618.74	173	8,681,826.31	193	12,039,701.69
B.5	120 Days < Installment <= 360 Days	0	0.00	11	431,958.95	11	431,958.95
B.6	Total (B4+B5=A4)	20	3,687,618.74	184	9,113,785.26	204	12,471,660.64

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/5/2021					
		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	23,767,083.45	17,303,621.09	55,007,909.79	49,613,102.36	76,649,763.23	65,369,450.10
A.2	Number of Loans	187	141	1,009	1,085	1,196	1,226

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	2,535,758,486.51	
A. Adjusted Outstanding Principal of Loans ²	2,290,997,102.05	
B. Accrued Interest on Loans	4,285,308.04	
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	5,288,888.89	
Nominal Value (A+B+C+D-Z)	2,289,993,521.20	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,664,802,024.67	
Net Present Value of Liabilities	1,945,081,071.07	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	2,601,548,744.54	
Net Present Value of Liabilities	1,938,512,123.76	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	2,876,876,238.03	
Net Present Value of Liabilities	1,966,794,303.59	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,860,656.16	
Interest due on all series of covered bonds during 1st year	0.00	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	268,829.17	
Required Reserve Amount	0.00	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	268,829.17	

¹ Outstanding Accrued Interest on Bonds as at end date of data's reporting period

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

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

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,243	8.18%	436,462,626.45	17.21%
EUR	47,642	91.82%	2,099,295,860.06	82.79%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	17,727	34.17%	397,599,594.17	11.04%
37.501 - 75.000	17,437	33.61%	959,080,425.55	26.62%
75.001 - 100.000	6,994	13.48%	618,083,228.23	17.16%
100.001 - 150.000	5,956	11.48%	734,979,762.65	20.40%
150.001 - 250.000	2,856	5.50%	539,561,778.35	14.98%
250.001 - 500.000	799	1.54%	260,198,552.13	7.22%
500.001 +	116	0.22%	92,917,407.70	2.58%
Grand Total	51,885	100.00%	3,602,420,748.78	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	28,323	54.59%	530,570,871.66	20.92%
37.501 - 75.000	13,961	26.91%	740,302,939.40	29.19%
75.001 - 100.000	4,044	7.79%	348,612,795.97	13.75%
100.001 - 150.000	3,374	6.50%	406,245,284.06	16.02%
150.001 - 250.000	1,629	3.14%	302,647,268.35	11.94%
250.001 - 500.000	481	0.93%	154,236,651.62	6.08%
500.001 +	73	0.14%	53,142,675.44	2.10%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	21/4/2020
1990-2004	9,082	17.50%	215,270,812.11	0/1/1900
2005	3,533	6.81%	153,994,206.12	0/1/1900
2006	4,729	9.11%	219,819,694.98	8.67%
2007	3,623	7.37%	205,938,738.75	8.12%
2008	2,261	4.36%	123,591,869.06	4.87%
2009	1,604	3.09%	81,161,429.06	3.20%
2010	2,240	4.32%	121,361,843.04	4.79%
2011	2,298	4.43%	104,112,503.54	4.11%
2012	2,175	4.19%	73,462,647.20	2.90%
2013	1,539	2.97%	48,264,803.59	1.90%
2014	725	1.40%	23,734,524.34	0.94%
2015	543	1.05%	25,268,554.91	1.00%
2016	519	1.00%	27,885,891.93	1.10%
2017	1,126	2.17%	45,957,368.69	1.81%
2018	1,375	2.65%	55,097,462.31	2.17%
2019	2,815	5.43%	184,585,652.15	7.28%
2020	8,021	15.46%	583,808,861.91	23.02%
2021	3,477	6.70%	242,441,622.93	9.56%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,834	11.24%	72,461,497.07	2.86%
2026 - 2030	9,933	19.14%	256,323,981.00	10.11%
2031 - 2035	8,518	16.42%	369,764,527.18	14.58%
2036 - 2040	8,704	16.78%	514,115,375.22	20.27%
2041 - 2045	7,129	13.74%	450,035,557.49	17.75%
2046 +	11,767	22.68%	873,057,548.56	34.43%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,303	6.37%	35,690,679.97	1.41%
40.01 - 60 months	3,120	6.01%	50,463,091.46	1.99%
60.01 - 90 months	4,919	9.48%	99,291,021.20	3.92%
90.01 - 120 months	5,073	9.78%	168,051,766.77	6.63%
120.01 - 150 months	4,043	7.79%	162,720,606.41	6.42%
150.01 - 180 months	4,344	8.37%	210,173,150.90	8.29%
over 180 months	27,083	52.20%	1,809,368,169.81	71.35%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	8,120	15.65%	623,167,186.03	24.58%
1.01% - 2.00%	21,768	41.95%	1,145,703,431.66	45.18%
2.01% - 3.00%	5,376	10.36%	218,312,638.54	8.61%
3.01% - 4.00%	7,084	13.65%	335,854,051.40	13.24%
4.01% - 5.00%	6,235	12.02%	146,328,305.05	5.77%
5.01% - 6.00%	1,155	2.23%	32,513,943.59	1.28%
6.01% - 7.00%	755	1.46%	14,831,540.82	0.58%
7.01% +	1,392	2.68%	19,047,389.42	0.75%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,473	22.11%	175,766,790.13	6.93%
20.01% - 30.00%	5,945	11.46%	192,134,589.63	7.58%
30.01% - 40.00%	5,799	11.18%	237,649,694.49	9.37%
40.01% - 50.00%	4,902	9.45%	242,336,487.61	9.56%
50.01% - 60.00%	4,639	8.94%	259,774,974.15	10.24%
60.01% - 70.00%	4,291	8.27%	272,010,550.29	10.73%
70.01% - 80.00%	3,533	6.81%	246,077,982.16	9.70%
80.01% - 90.00%	2,729	5.26%	190,972,169.18	7.53%
90.01% - 100.00%	2,525	4.87%	194,400,633.12	7.67%
100.00% +	6,049	11.66%	524,634,615.74	20.69%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,657	28.25%	271,971,166.55	10.73%
20.01% - 30.00%	7,420	14.30%	282,758,940.44	11.15%
30.01% - 40.00%	6,963	13.42%	335,533,368.60	13.23%
40.01% - 50.00%	6,190	11.93%	357,280,658.00	14.09%
50.01% - 60.00%	5,271	10.16%	350,083,791.96	13.81%
60.01% - 70.00%	4,962	9.56%	367,381,252.00	14.49%
70.01% - 80.00%	3,876	7.47%	310,529,688.73	12.25%
80.01% - 90.00%	1,416	2.73%	137,761,079.68	5.43%
90.01% - 100.00%	540	1.04%	58,792,620.49	2.32%
100.00% +	590	1.14%	63,665,920.06	2.51%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,881	9.41%	93,113,171.10	3.67%
20.01% - 30.00%	5,495	10.59%	157,163,802.96	6.20%
30.01% - 40.00%	6,548	12.62%	244,521,043.78	9.64%
40.01% - 50.00%	7,108	13.70%	322,506,951.15	12.72%
50.01% - 60.00%	6,947	13.39%	367,357,912.65	14.49%
60.01% - 70.00%	6,493	12.51%	378,010,293.29	14.91%
70.01% - 80.00%	6,732	12.97%	429,148,671.85	16.92%
80.01% - 90.00%	3,740	7.21%	257,692,681.93	10.16%
90.01% - 100.00%	2,297	4.43%	182,423,732.59	7.19%
100.00% +	1,644	3.17%	103,820,225.20	4.09%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,504	43.37%	1,297,974,427.97	51.19%
Thessaloniki	7,236	13.95%	345,640,620.28	13.63%
Macedonia	5,438	10.48%	197,041,875.28	7.77%
Peloponnese	3,750	7.23%	154,391,432.83	6.09%
Thessaly	3,369	6.49%	123,934,697.54	4.89%
Sterea Ellada	2,773	5.34%	106,472,730.17	4.20%
Creta Island	1,931	3.72%	91,432,905.07	3.61%
Ionian Islands	789	1.52%	36,786,101.66	1.45%
Thrace	1,220	2.35%	46,497,087.61	1.83%
Epirus	1,338	2.58%	47,328,264.79	1.87%
Aegean Islands	1,537	2.96%	88,258,343.34	3.48%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	9,089	17.52%	635,586,842.66	25.06%
12 - 24	4,512	8.70%	344,657,069.82	13.59%
24 - 36	1,553	2.99%	63,590,335.24	2.51%
36 - 60	2,006	3.87%	86,258,683.09	3.40%
60 - 96	2,061	3.97%	79,399,592.15	3.13%
over 96	32,664	62.95%	1,326,265,963.55	52.30%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	181	0.35%	4,276,008.35	0.17%
5 - 10 years	1,548	2.98%	33,692,922.09	1.33%
10 - 15 years	4,787	9.23%	138,344,073.60	5.46%
15 - 20 years	8,549	16.48%	313,116,518.04	12.35%
20 - 25 years	9,348	18.02%	446,941,554.55	17.63%
25 - 30 years	14,309	27.58%	719,712,444.79	28.38%
30 - 35 years	7,496	14.45%	546,141,448.29	21.54%
35 years +	5,667	10.92%	333,533,516.80	13.15%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	38,233	73.69%	1,776,259,413.60	70.05%
Houses	13,652	26.31%	759,499,072.92	29.95%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,018	19.31%	488,499,817.89	19.26%
Purchase	23,733	45.74%	1,337,141,008.82	52.73%
Repair	10,351	19.95%	466,051,512.35	18.38%
Construction (re-mortgage)	158	0.30%	10,748,654.78	0.42%
Purchase (re-mortgage)	668	1.29%	42,067,496.53	1.66%
Repair (re-mortgage)	478	0.92%	28,625,541.54	1.13%
Equity Release	6,479	12.49%	162,624,454.61	6.41%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	49,868	96.11%	2,478,120,872.49	97.73%
Balloon	2,017	3.89%	57,637,614.02	2.27%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,897	92.31%	2,366,992,379.35	93.34%
Fixed Converting to Floating	3,805	7.33%	166,631,355.91	6.57%
Fixed to Maturity	183	0.35%	2,134,751.25	0.08%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

Fixed rate assets 6.66%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,722	5.68%	284,256,931.49	12.01%
Libor 3 Months (CHF)	1,406	2.94%	147,990,402.24	6.25%
ECB Tracker	10,727	22.40%	419,872,448.25	17.74%
Euribor 1 Month	4,455	9.30%	272,266,880.72	11.50%
Euribor 3 Months	20,549	42.90%	1,085,050,382.82	45.84%
Libor 1 Month (Euro)	101	0.21%	2,126,951.53	0.09%
Eurobank OEK's Rate	170	0.35%	3,333,643.12	0.14%
Euribor 6 Months	4	0.01%	35,169.08	0.00%
TBank OEK's Rate	25	0.05%	546,830.33	0.02%
TBank GG Rate	11	0.02%	258,160.14	0.01%
Originator Rate	7,727	16.13%	151,254,579.63	6.39%
Grand Total	47,897	100.00%	2,366,992,379.35	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7	0.18%	298,217.34	0.18%
Libor 3 Months (CHF)	54	1.42%	1,898,808.27	1.14%
ECB Tracker	119	3.13%	4,621,636.47	2.77%
Euribor 1 Month	728	19.13%	19,164,947.61	11.50%
Euribor 3 Months	2,748	72.22%	134,822,265.08	80.91%
Originator Rate	149	3.92%	5,825,481.14	3.50%
Grand Total	3,805	100.00%	166,631,355.91	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	486	12.77%	14,225,017.82	8.54%
1 Jan 2022 +	3,319	87.23%	152,406,338.09	91.46%
Grand Total	3,805	100.00%	166,631,355.91	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,865	99.96%	2,534,965,241.69	99.97%
Y	20	0.04%	793,244.82	0.03%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	19	95.00%	789,239.50	99.50%
OEK Subsidy	1	5.00%	4,005.32	0.50%
Grand Total	20	100.00%	793,244.82	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,410	81.74%	2,197,337,581.93	86.65%
Y	9,475	18.26%	338,420,904.58	13.35%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,737	97.79%	2,454,383,030.30	96.79%
Y	1,148	2.21%	81,375,456.21	3.21%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,589	95.57%	2,381,549,810.50	93.92%
S	2,296	4.43%	154,208,676.02	6.08%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,962	90.51%	2,365,923,159.90	93.30%
Y	4,923	9.49%	169,835,326.61	6.70%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49,662	95.72%	2,426,241,959.43	95.68%
Second home/Holiday houses	2,062	3.97%	102,570,836.86	4.04%
Buy-to-let/Non-Owner occupied	77	0.15%	3,579,755.51	0.14%
Other	84	0.16%	3,365,934.70	0.13%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,990	26.96%	795,017,304.11	31.35%
Other Private Employees	7,045	13.58%	359,136,092.76	14.16%
Pensioner	9,074	17.49%	319,329,693.88	12.59%
Other Self employed	2,942	5.67%	187,157,554.92	7.38%
Civil Servant	4,804	9.26%	182,853,527.98	7.21%
Unemployed	3,978	7.67%	168,102,646.80	6.63%
Bank employee	1,938	3.74%	131,603,488.10	5.19%
Civil Servant - Policeman	1,394	2.69%	70,346,339.72	2.77%
Salesman	1,213	2.34%	56,047,146.00	2.21%
Teacher	1,361	2.62%	54,250,649.38	2.14%
Housewife	1,158	2.23%	49,261,919.82	1.94%
Military Personnel	937	1.81%	47,558,980.87	1.88%
Independent means	598	1.15%	42,388,143.88	1.67%
Lawyers - Jurists	494	0.95%	38,686,850.34	1.53%
Civil Servant - Primary school teachers	959	1.85%	34,018,147.95	1.34%
Grand Total	51,885	100.00%	2,535,758,486.51	100.00%