

EFG EUROBANK S.A.  
**Covered Bond III Programme**  
Investor Report



Report No: **25**  
Reporting Date: **20/1/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2020	31/12/2020

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

**I Programme Details** as of 20/1/2021

Series	Issue Date	ISIN	S&P 's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	BBB+	500,000,000.00	Euribor 3M + 0,75%	20-Oct-21	20-Oct-71
2	16-Nov-18	XS1900633212	BBB+	650,000,000.00	Euribor 3M + 0,50%	22-Nov-21	22-Nov-71
3	16-Nov-18	XS1910934535	BBB+	500,000,000.00	Euribor 3M + 0,50%	20-Jan-22	20-Jan-72
				<b>1,650,000,000.00</b>			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.79

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-20	20-Jan-21	92	Act/360	0.2410%	307,944.44	307,944.44
2	20-Nov-20	22-Feb-21	61	Act/360	0.0000%	0.00	-
3	20-Oct-20	20-Jan-21	92	Act/360	0.0000%	0.00	0.00

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2020			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	283,255,003.66	1,760,355,158.88	2,022,579,750.31	288,501,874.76	1,711,922,567.78	1,978,092,763.15
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	283,255,003.66	1,759,855,376.58	2,022,079,968.01	288,501,874.76	1,710,780,142.45	1,976,950,337.82
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	271,122,315.00	1,720,934,309.97	1,971,927,010.40	276,253,654.01	1,671,723,470.33	1,926,593,526.62
A.4	Aggregate Original Principal O/S balance	416,736,389.20	3,551,870,614.15	3,968,607,003.35	421,048,713.72	3,483,743,947.44	3,904,792,661.16
A.5	Average Current Principal O/S balance	74,816.43	34,190.28	36,592.55	75,543.83	33,672.09	36,189.04
A.6	Average Original Principal O/S balance	110,073.00	68,985.78	71,800.10	110,251.04	68,522.33	71,437.85
A.7	Maximum Current Principal O/S balance	720,323.55	1,029,456.97	1,029,456.97	722,347.76	1,026,547.65	1,026,547.65
A.8	Maximum Original Principal O/S balance	1,160,000.00	2,000,000.00	2,000,000.00	1,160,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,786	51,487	55,273	3,819	50,841	54,660
A.10	Weighted Average Seasoning (years)	14.4	13.5	13.6	14.3	13.6	13.7
A.11	Weighted Average Remaining Maturity (years)	13.51	15.03	14.83	13.51	14.98	14.78
A.12	Weighted Average Current Indexed LTV percent (%)	63.19	50.56	52.19	63.22	50.31	52.05
A.13	Weighted Average Current Unindexed LTV percent (%)	45.93	37.76	38.82	46.00	37.44	38.59
A.14	Weighted Average Original LTV percent (%)	62.72	60.33	60.64	62.66	60.16	60.49
A.15	Weighted Average Interest Rate - Total (%)	0.59	2.26	2.04	0.61	2.23	2.01
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.52	1.02	0.84	0.54	1.02	0.85
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.43	92.67	93.55	99.29	91.77	92.79
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.38	6.83	5.99	0.67	7.49	6.57
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.19	0.47	0.44	0.04	0.67	0.58
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.03	0.02	0.00	0.07	0.06
A.21	FX Rate	1.0802	-	-	1.0839	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2020					
		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	3,980	1,836,469.68	58,263	11,696,906.90	62,243	12,664,933.76
B.2	Partial Prepayments	7	26,953.92	128	878,847.45	135	840,550.89
B.3	Whole Prepayments	3	59,873.95	72	1,525,749.26	75	1,472,343.18
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,923,297.55</b>	-	<b>14,101,503.61</b>	-	<b>14,977,827.83</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2020					
		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	3,376	112,368.96	50,608	2,899,620.54	53,984	3,003,646.61
C.2	Interest From Overdues	812	529.11	9,221	6,107.93	10,033	6,597.76
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>112,898.07</b>	-	<b>2,905,728.47</b>	-	<b>3,010,244.37</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2020					
		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	3,763	281,629,665.92	32,773	1,386,185,824.23	36,536	1,646,905,751.95
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	23	1,625,337.74	2,359	36,198,764.34	2,382	37,703,428.05
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,786</b>	<b>283,255,003.66</b>	<b>35,132</b>	<b>1,422,384,588.57</b>	<b>38,918</b>	<b>1,684,609,180.00</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	59	1,751,609.00	59	1,751,609.00
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>59</b>	<b>1,751,609.00</b>	<b>59</b>	<b>1,751,609.00</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2020					
		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	18	1,074,947.66	2,107	30,334,003.57	2,125	31,329,141.19
B.2	60 Days < Installment <= 89 Days	5	550,390.08	252	5,864,760.77	257	6,374,286.86
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>23</b>	<b>1,625,337.74</b>	<b>2,359</b>	<b>36,198,764.34</b>	<b>2,382</b>	<b>37,703,428.05</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	55	1,685,080.13	55	1,685,080.13
B.5	120 Days < Installment <= 360 Days	0	0.00	4	66,528.87	4	66,528.87
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>59</b>	<b>1,751,609.00</b>	<b>59</b>	<b>1,751,609.00</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2020					
		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	293,163.34	3,699,849.55	63,863,152.68	4,119,972.00	64,133,623.52	7,533,432.24
A.2	Number of Loans	2	27	994	136	996	163

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	244,347.22	
Total Bonds Amount	<b>1,650,244,347.22</b>	
Current Outstanding Balance of Loans	2,022,579,750.31	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,971,927,010.40	
B. Accrued Interest on Loans	4,203,736.27	
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	7,651,388.89	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,968,479,357.78</b>	
Bonds / Nominal Value Assets Percentage	1,907,796,933.20	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,299,457,321.59	
Net Present Value of Liabilities	1,658,673,104.94	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,272,422,859.06	
Net Present Value of Liabilities	1,655,638,070.47	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,441,880,449.86	
Net Present Value of Liabilities	1,689,958,801.68	
<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	31,596,782.93	
Interest due on all series of covered bonds during 1st year	1,139,655.91	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	1,478,688.06	
Required Reserve Amount	1,168,821.29	
Amount credited to the account (payment to BoNY)	-309,866.77	
Available (Outstanding) Reserve Amount t	1,168,821.29	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of 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.

**IV Portfolio Stratifications**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,786	6.85%	262,224,591.43	12.96%
EUR	51,487	93.15%	1,760,355,158.88	87.04%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,453	27.96%	364,390,453.07	9.18%
37.501 - 75.000	20,839	37.70%	1,180,019,763.45	29.73%
75.001 - 100.000	8,467	15.32%	754,058,796.34	19.00%
100.001 - 150.000	7,029	12.72%	869,200,051.81	21.90%
150.001 - 250.000	2,721	4.92%	513,795,453.57	12.95%
250.001 - 500.000	672	1.22%	218,774,933.26	5.51%
500.001 +	92	0.17%	68,367,551.85	1.72%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>3,968,607,003.35</b>	<b>100.00%</b>

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,141	65.39%	625,067,140.46	30.90%
37.501 - 75.000	13,113	23.72%	688,419,966.61	34.04%
75.001 - 100.000	3,073	5.56%	263,598,346.17	13.03%
100.001 - 150.000	1,988	3.60%	236,122,276.49	11.67%
150.001 - 250.000	767	1.39%	140,039,215.92	6.92%
250.001 - 500.000	166	0.30%	53,547,399.00	2.65%
500.001 +	25	0.05%	15,785,405.64	0.78%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,174	27.45%	395,138,494.15	19.54%
2005	5,424	9.81%	250,587,945.11	12.39%
2006	9,204	16.65%	372,417,019.32	18.41%
2007	8,210	14.85%	307,589,360.14	15.21%
2008	4,871	8.81%	189,472,705.61	9.37%
2009	2,936	5.31%	122,912,920.67	6.08%
2010	2,681	4.85%	118,114,120.54	5.84%
2011	1,755	3.18%	59,442,405.81	2.94%
2012	1,458	2.64%	49,808,034.47	2.46%
2013	1,123	2.03%	37,360,114.10	1.85%
2014	416	0.75%	12,610,471.36	0.62%
2015	214	0.39%	7,870,217.45	0.39%
2016	230	0.42%	11,721,886.41	0.58%
2017	488	0.88%	27,233,549.50	1.35%
2018	740	1.34%	40,534,400.20	2.00%
2019	310	0.56%	17,456,617.93	0.86%
2020	39	0.07%	2,309,487.55	0.11%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	13,318	24.09%	170,765,101.61	8.44%
2026 - 2030	15,744	28.48%	434,988,049.54	21.51%
2031 - 2035	10,758	19.46%	470,721,863.64	23.27%
2036 - 2040	7,730	13.99%	436,531,434.80	21.58%
2041 - 2045	3,508	6.35%	225,545,887.05	11.15%
2046 +	4,215	7.63%	284,027,413.67	14.04%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,996	16.28%	82,704,887.51	4.09%
40.01 - 60 months	3,925	7.10%	84,806,322.68	4.19%
60.01 - 90 months	7,459	13.49%	161,877,807.89	8.00%
90.01 - 120 months	7,442	13.46%	238,893,188.30	11.81%
120.01 - 150 months	7,571	13.70%	290,942,041.41	14.38%
150.01 - 180 months	3,897	7.05%	190,455,046.63	9.42%
over 180 months	15,983	28.92%	972,900,455.88	48.10%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,121	9.26%	333,391,783.16	16.48%
1.01% - 2.00%	30,137	54.52%	1,146,567,869.13	56.69%
2.01% - 3.00%	3,378	6.11%	93,225,152.85	4.61%
3.01% - 4.00%	2,686	4.86%	126,989,562.71	6.28%
4.01% - 5.00%	10,021	18.13%	249,710,054.89	12.35%
5.01% - 6.00%	1,026	1.86%	23,014,099.53	1.14%
6.01% - 7.00%	1,559	2.82%	26,980,366.66	1.33%
7.01% +	1,345	2.43%	22,700,861.39	1.12%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>CURRENT LTV Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,784	28.56%	208,528,627.62	10.31%
20.01% - 30.00%	8,675	15.69%	229,818,627.11	11.36%
30.01% - 40.00%	7,633	13.81%	272,155,611.35	13.46%
40.01% - 50.00%	6,561	11.87%	296,440,444.06	14.66%
50.01% - 60.00%	5,446	9.85%	287,677,396.70	14.22%
60.01% - 70.00%	4,241	7.67%	250,606,543.75	12.39%
70.01% - 80.00%	2,866	5.19%	180,776,209.45	8.94%
80.01% - 90.00%	2,050	3.71%	139,342,503.28	6.89%
90.01% - 100.00%	1,244	2.25%	94,720,246.74	4.68%
100.00% +	773	1.40%	62,513,540.25	3.09%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</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%	19,745	35.72%	325,422,143.82	16.09%
20.01% - 30.00%	10,949	19.81%	359,850,361.71	17.79%
30.01% - 40.00%	9,814	17.76%	428,091,935.05	21.17%
40.01% - 50.00%	7,328	13.26%	388,877,509.18	19.23%
50.01% - 60.00%	4,336	7.84%	280,431,044.44	13.87%
60.01% - 70.00%	2,329	4.21%	168,404,946.33	8.33%
70.01% - 80.00%	652	1.18%	55,948,226.76	2.77%
80.01% - 90.00%	70	0.13%	9,184,297.82	0.45%
90.01% - 100.00%	24	0.04%	3,982,059.87	0.20%
100.00% +	26	0.05%	2,387,225.34	0.12%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</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%	3,985	7.21%	63,368,513.70	3.13%
20.01% - 30.00%	5,174	9.36%	118,402,997.48	5.85%
30.01% - 40.00%	7,022	12.70%	193,930,549.21	9.59%
40.01% - 50.00%	8,491	15.36%	277,531,073.76	13.72%
50.01% - 60.00%	8,803	15.93%	337,111,786.52	16.67%
60.01% - 70.00%	7,964	14.41%	337,601,603.93	16.69%
70.01% - 80.00%	7,544	13.65%	353,072,634.93	17.46%
80.01% - 90.00%	3,856	6.98%	191,266,753.55	9.46%
90.01% - 100.00%	2,185	3.95%	140,278,767.69	6.94%
100.00% +	249	0.45%	10,015,069.53	0.50%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,135	40.05%	967,604,108.34	47.84%
Thessaloniki	8,108	14.67%	266,120,677.03	13.16%
Macedonia	6,523	11.80%	178,581,583.78	8.83%
Peloponnese	4,044	7.32%	135,542,419.50	6.70%
Thessaly	4,003	7.24%	111,941,453.69	5.53%
Sterea Ellada	2,988	5.41%	89,604,876.60	4.43%
Creta Island	2,243	4.06%	84,270,428.60	4.17%
Ionian Islands	883	1.60%	35,557,410.24	1.76%
Thrace	1,411	2.55%	41,499,672.48	2.05%
Epirus	1,675	3.03%	51,229,283.32	2.53%
Aegean Islands	1,260	2.28%	60,627,836.71	3.00%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	39	0.07%	2,309,487.55	0.11%
12 - 24	305	0.55%	17,033,582.28	0.84%
24 - 36	727	1.32%	39,991,979.42	1.98%
36 - 60	730	1.32%	39,648,402.44	1.96%
60 - 96	1,635	2.96%	54,426,607.25	2.69%
over 96	51,837	93.78%	1,869,169,691.36	92.42%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</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	15	0.03%	180,651.20	0.01%
5 - 10 years	676	1.22%	7,579,315.69	0.37%
10 - 15 years	8,711	15.76%	120,646,616.49	5.96%
15 - 20 years	10,150	18.36%	248,409,683.27	12.28%
20 - 25 years	10,171	18.40%	403,425,595.39	19.95%
25 - 30 years	17,063	30.87%	713,467,010.71	35.28%
30 - 35 years	3,666	6.63%	219,256,497.59	10.84%
35 years +	4,821	8.72%	309,614,379.97	15.31%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,952	77.71%	1,489,685,485.50	73.65%
Houses	12,321	22.29%	532,894,264.81	26.35%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,157	21.99%	455,215,916.97	22.51%
Purchase	29,455	53.29%	1,144,277,640.22	56.58%
Repair	10,330	18.69%	325,528,909.72	16.09%
Construction (re-mortgage)	113	0.20%	6,793,409.77	0.34%
Purchase (re-mortgage)	642	1.16%	29,500,041.76	1.46%
Repair (re-mortgage)	342	0.62%	13,958,721.86	0.69%
Equity Release	2,234	4.04%	47,305,110.02	2.34%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,076	99.64%	2,006,251,364.48	99.19%
Balloon	197	0.36%	16,328,385.83	0.81%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	54,449	98.51%	2,000,757,118.16	98.92%
Fixed Converting to Floating	443	0.80%	19,663,416.64	0.97%
Fixed to Maturity	381	0.69%	2,159,215.50	0.11%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

Fixed rate assets **1.08%**  
Asset WAL (in years) **6.51**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,251	5.97%	224,235,333.18	11.21%
Libor 3 Months (CHF)	465	0.85%	34,348,648.37	1.72%
ECB Tracker	27,257	50.06%	973,792,612.83	48.67%
Euribor 1 Month	1,987	3.65%	85,635,170.77	4.28%
Euribor 3 Months	8,889	16.33%	398,527,641.48	19.92%
Libor 1 Month (Euro)	44	0.08%	855,627.73	0.04%
Eurobank OEK's Rate	127	0.23%	2,099,596.40	0.10%
Euribor 6 Months	7	0.01%	33,022.11	0.00%
TBank OEK's Rate	75	0.14%	1,028,421.49	0.05%
TBank OG Rate	29	0.05%	378,486.98	0.02%
Originator Rate	12,318	22.62%	279,822,556.82	13.99%
<b>Grand Total</b>	<b>54,449</b>	<b>100.00%</b>	<b>2,000,757,118.16</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	88	19.86%	3,331,288.23	16.94%
Euribor 1 Month	58	13.09%	2,325,847.84	11.83%
Euribor 3 Months	117	26.41%	7,174,518.91	36.49%
Originator Rate	180	40.63%	6,831,761.66	34.74%
<b>Grand Total</b>	<b>443</b>	<b>100.00%</b>	<b>19,663,416.64</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	62	14.00%	2,161,886.82	10.99%
1 Jan 2022 +	381	86.00%	17,501,529.82	89.01%
<b>Grand Total</b>	<b>443</b>	<b>100.00%</b>	<b>19,663,416.64</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	55,251	99.96%	2,021,574,905.08	99.95%
Y	22	0.04%	1,004,845.23	0.05%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	21	95.45%	913,766.93	90.94%
OEK Subsidy	1	4.55%	91,078.30	9.06%
<b>Grand Total</b>	<b>22</b>	<b>100.00%</b>	<b>1,004,845.23</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,295	80.14%	1,755,674,958.44	86.80%
Y	10,978	19.86%	266,904,791.87	13.20%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,961	95.82%	1,889,748,660.26	93.43%
Y	2,312	4.18%	132,831,090.05	6.57%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,273	100.00%	2,022,579,750.31	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,995	90.45%	1,889,457,122.86	93.42%
Y	5,278	9.55%	133,122,627.45	6.58%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,221	96.29%	1,945,601,089.03	96.19%
Second home/Holiday houses	1,895	3.43%	71,320,176.62	3.53%
Buy-to-let/Non-Owner occupied	37	0.07%	1,875,542.52	0.09%
Other	120	0.22%	3,782,942.14	0.19%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,228	25.74%	614,833,301.03	30.40%
Pensioner	9,642	17.44%	261,011,683.63	12.90%
Other Private Employees	8,288	14.99%	304,217,888.15	15.04%
Civil Servant	6,753	12.22%	224,919,377.68	11.12%
Unemployed	2,726	4.93%	82,967,540.70	4.10%
Other Self Employed	2,668	4.83%	125,051,570.49	6.18%
Teacher	2,153	3.90%	71,102,692.95	3.52%
Civil Servant - Policeman	1,696	3.07%	73,144,473.98	3.62%
Civil Servant - Primary School Teachers	1,559	2.82%	48,206,919.75	2.38%
Salesman	1,413	2.56%	44,788,207.00	2.21%
Military Personnel	1,317	2.38%	55,384,076.51	2.74%
Housewife	1,002	1.81%	32,370,260.58	1.60%
Accountant	756	1.37%	31,383,128.23	1.55%
Civil Servant- Nurse/ Midwife	548	0.99%	20,671,332.67	1.02%
Lawyers - Jurists	524	0.95%	32,527,296.96	1.61%
<b>Grand Total</b>	<b>55,273</b>	<b>100.00%</b>	<b>2,022,579,750.31</b>	<b>100.00%</b>