

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



Report No: **41**  
Reporting Date: **20/5/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>01/04/2022</b>	<b>30/04/2022</b>

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

**I Programme Details** as of 20/5/2022

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	A	500,000,000.00	Euribor 3M + 0,50%	20-Oct-23	20-Oct-73
2	16-Nov-18	XS1900633212	A	500,000,000.00	Euribor 3M + 0,50%	20-Nov-23	20-Nov-73
3	16-Nov-18	XS1910934535	A	500,000,000.00	Euribor 3M + 0,50%	22-Jan-24	22-Jan-74
				<b>1,500,000,000.00</b>			

Fixed Rate Bonds 0%  
Liability WAL (in years) 1.61

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Apr-22	20-Jul-22	30	Act/360	0.0480%	20,000.00	-
2	21-Feb-22	20-May-22	88	Act/360	0.0000%	0.00	0.00
3	20-Apr-22	20-Jul-22	30	Act/360	0.0480%	20,000.00	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/04/2022			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	240,885,372.05	1,635,182,157.15	<b>1,870,674,748.85</b>	243,571,497.02	1,653,352,438.41	<b>1,890,589,700.53</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	240,885,372.05	1,633,423,879.60	<b>1,868,916,471.30</b>	243,571,497.02	1,651,754,402.80	<b>1,888,991,664.92</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	229,063,160.10	1,610,684,412.83	<b>1,834,619,460.34</b>	231,649,388.73	1,628,319,885.70	<b>1,853,945,081.70</b>
A.4	Aggregate Original Principal O/S balance	384,726,330.08	3,361,771,578.68	<b>3,746,497,908.76</b>	388,332,389.36	3,387,839,178.46	<b>3,776,171,567.82</b>
A.5	Average Current Principal O/S balance	69,519.59	34,338.14	<b>36,618.87</b>	69,591.86	34,433.36	<b>36,699.08</b>
A.6	Average Original Principal O/S balance	111,032.13	70,595.79	<b>73,338.51</b>	110,952.11	70,556.46	<b>73,300.95</b>
A.7	Maximum Current Principal O/S balance	767,182.19	4,921,151.75	<b>4,921,151.75</b>	767,313.06	4,932,500.90	<b>4,932,500.90</b>
A.8	Maximum Original Principal O/S balance	1,160,000.00	5,000,000.00	<b>5,000,000.00</b>	1,160,000.00	5,000,000.00	<b>5,000,000.00</b>
A.9	Total Number of Loans	3,465	47,620	<b>51,085</b>	3,500	48,016	<b>51,516</b>
A.10	Weighted Average Seasoning (years)	15.41	13.61	<b>13.84</b>	15.3	13.5	<b>13.8</b>
A.11	Weighted Average Remaining Maturity (years)	13.26	15.23	<b>14.98</b>	13.28	15.26	<b>15.02</b>
A.12	Weighted Average Current Indexed LTV percent (%)	63.25	47.94	<b>49.87</b>	63.23	48.08	<b>49.98</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	47.01	37.83	<b>38.99</b>	46.98	37.94	<b>39.07</b>
A.14	Weighted Average Original LTV percent (%)	63.89	62.70	<b>62.85</b>	63.88	62.68	<b>62.83</b>
A.15	Weighted Average Interest Rate - Total (%)	0.66	2.33	<b>2.12</b>	0.65	2.32	<b>2.11</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.58	1.04	<b>0.86</b>	0.57	1.01	<b>0.84</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.26	98.06	<b>98.21</b>	98.93	91.84	<b>92.73</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.54	1.47	<b>1.36</b>	0.93	7.32	<b>6.52</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.20	0.36	<b>0.34</b>	0.14	0.75	<b>0.67</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.11	<b>0.09</b>		0.10	<b>0.08</b>
A.21	FX Rate	1.0229			1.0267		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/04/2022					
		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	4,933	2,021,684.96	57,129	11,593,559.64	62,062	13,355,695.75
B.2	Partial Prepayments	3	24,707.50	73	824,437.07	76	830,687.63
B.3	Whole Prepayments	12	310,687.01	102	1,947,323.29	114	2,214,414.93
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,357,079.47</b>	-	<b>14,365,320.00</b>	-	<b>16,400,798.31</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/04/2022					
		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	3,834	132,218.00	49,937	3,051,093.29	53,771	3,180,351.28
C.2	Interest From Overdues	1,408	860.27	10,655	6,841.46	12,063	7,682.47
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>133,078.27</b>	-	<b>3,057,934.75</b>	<b>65,834</b>	<b>3,188,033.75</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/04/2022					
		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	3,430	239,096,603.27	46,703	1,603,439,551.89	50,133	1,837,183,420.57
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	1,788,768.78	874	29,984,327.71	909	31,733,050.73
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,465</b>	<b>240,885,372.05</b>	<b>47,577</b>	<b>1,633,423,879.60</b>	<b>51,042</b>	<b>1,868,916,471.30</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	43	1,758,277.55	43	1,758,277.55
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>43</b>	<b>1,758,277.55</b>	<b>43</b>	<b>1,758,277.55</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/04/2022					
		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	27	1,310,732.69	699	24,097,429.40	726	25,378,818.28
B.2	60 Days < Installment <= 89 Days	8	478,036.09	175	5,886,898.31	183	6,354,232.45
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>35</b>	<b>1,788,768.78</b>	<b>874</b>	<b>29,984,327.71</b>	<b>909</b>	<b>31,733,050.73</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	43	1,758,277.55	43	1,758,277.55
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>43</b>	<b>1,758,277.55</b>	<b>43</b>	<b>1,758,277.55</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/04/2022					
		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	294,144.82	0.00	3,836,591.92	0.00	4,124,151.62
A.2	Number of Loans	0	20	0	270	0	290



## Statutory Tests

as of 30/4/2022

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	14,666.67	
Total Bonds Amount	<b>1,500,014,666.67</b>	
Current Outstanding Balance of Loans	1,870,674,748.85	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,834,619,460.34	
B. Accrued Interest on Loans	3,542,095.80	
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	12,076,388.89	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,826,085,167.25</b>	
Bonds / Nominal Value Assets Percentage	1,734,121,001.93	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,125,569,799.71	
Net Present Value of Liabilities	1,511,397,471.22	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,081,336,981.51	
Net Present Value of Liabilities	1,506,717,075.28	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,187,628,085.86	
Net Present Value of Liabilities	1,533,277,835.45	
<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	39,893,604.39	
Interest due on all series of covered bonds during 1st year	8,915,912.56	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	4,716,729.33	
Required Reserve Amount	9,279,575.75	
Amount credited to the account (payment to BoNY)	4,562,846.42	
Available (Outstanding) Reserve Amount t	9,279,575.75	

<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**

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,465	6.78%	235,492,591.70	12.59%
EUR	47,620	93.22%	1,635,182,157.15	87.41%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13,651	26.72%	327,727,077.51	8.75%
37.501 - 75.000	19,268	37.72%	1,093,260,281.03	29.18%
75.001 - 100.000	8,051	15.76%	717,316,720.69	19.15%
100.001 - 150.000	6,782	13.28%	839,119,935.25	22.40%
150.001 - 250.000	2,612	5.11%	493,712,030.81	13.18%
250.001 - 500.000	636	1.24%	207,510,253.37	5.54%
500.001 +	85	0.17%	67,851,610.10	1.81%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>3,746,497,908.76</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	33,354	65.29%	573,266,769.57	30.64%
37.501 - 75.000	12,220	23.92%	643,634,887.51	34.41%
75.001 - 100.000	2,851	5.58%	245,534,638.29	13.13%
100.001 - 150.000	1,831	3.58%	219,224,633.43	11.72%
150.001 - 250.000	653	1.28%	120,196,157.09	6.43%
250.001 - 500.000	153	0.30%	49,929,040.80	2.67%
500.001 +	23	0.05%	18,888,622.16	1.01%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13,551	26.53%	324,079,547.21	17.32%
2005	5,035	9.86%	215,821,085.30	11.54%
2006	7,317	14.32%	325,355,260.91	17.39%
2007	6,916	13.54%	259,986,887.19	13.90%
2008	4,604	9.01%	157,959,437.54	8.44%
2009	2,828	5.54%	103,985,329.40	5.56%
2010	2,630	5.15%	105,272,403.63	5.63%
2011	1,581	3.09%	56,015,877.13	2.99%
2012	1,335	2.61%	44,495,939.42	2.38%
2013	1,012	1.98%	32,225,325.46	1.72%
2014	377	0.74%	11,849,775.40	0.63%
2015	211	0.41%	8,565,300.00	0.46%
2016	250	0.49%	12,844,595.09	0.69%
2017	484	0.95%	24,485,181.02	1.31%
2018	746	1.46%	38,639,233.37	2.07%
2019	418	0.82%	23,621,976.04	1.26%
2020	238	0.47%	16,622,959.36	0.89%
2021	1,552	3.04%	108,848,635.38	5.82%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	8,644	16.92%	85,627,890.13	4.58%
2026 - 2030	14,904	29.17%	349,834,929.16	18.70%
2031 - 2035	10,723	20.99%	425,957,726.45	22.77%
2036 - 2040	7,908	15.48%	419,177,339.07	22.41%
2041 - 2045	3,917	7.67%	242,308,296.56	12.95%
2046 +	4,989	9.77%	347,768,567.47	18.59%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7,575	14.83%	71,615,414.16	3.83%
40.01 - 60 months	4,700	9.20%	76,475,635.75	4.09%
60.01 - 90 months	6,263	12.26%	138,178,507.28	7.39%
90.01 - 120 months	8,774	17.18%	281,943,740.07	15.07%
120.01 - 150 months	4,379	8.57%	171,190,398.04	9.15%
150.01 - 180 months	5,671	11.10%	280,970,545.50	15.02%
over 180 months	13,723	26.86%	850,300,508.06	45.45%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,507	8.82%	290,069,576.17	15.51%
1.01% - 2.00%	26,952	52.76%	990,539,557.63	52.95%
2.01% - 3.00%	2,971	5.82%	93,870,241.43	5.02%
3.01% - 4.00%	4,017	7.86%	216,969,388.42	11.60%
4.01% - 5.00%	9,534	18.66%	223,639,617.53	11.96%
5.01% - 6.00%	812	1.59%	17,441,702.50	0.93%
6.01% - 7.00%	1,156	2.26%	20,534,649.81	1.10%
7.01% +	1,136	2.22%	17,610,015.36	0.94%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,930	31.18%	216,615,269.16	11.58%
20.01% - 30.00%	7,998	15.66%	222,728,157.43	11.91%
30.01% - 40.00%	6,974	13.65%	264,740,626.14	14.15%
40.01% - 50.00%	6,178	12.09%	290,341,066.69	15.52%
50.01% - 60.00%	4,946	9.68%	269,772,962.86	14.42%
60.01% - 70.00%	3,702	7.25%	232,462,480.56	12.43%
70.01% - 80.00%	2,619	5.13%	172,425,271.54	9.22%
80.01% - 90.00%	1,480	2.90%	104,296,724.90	5.58%
90.01% - 100.00%	772	1.51%	56,609,676.28	3.03%
100.00% +	486	0.95%	40,682,513.28	2.17%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</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%	18,936	37.07%	309,375,534.92	16.54%
20.01% - 30.00%	10,172	19.91%	340,178,843.25	18.18%
30.01% - 40.00%	8,956	17.53%	396,272,151.17	21.18%
40.01% - 50.00%	5,995	11.74%	327,684,140.57	17.52%
50.01% - 60.00%	3,916	7.67%	251,861,867.04	13.46%
60.01% - 70.00%	2,102	4.11%	156,695,253.03	8.38%
70.01% - 80.00%	814	1.59%	64,926,180.78	3.47%
80.01% - 90.00%	132	0.26%	13,601,820.96	0.73%
90.01% - 100.00%	40	0.08%	6,825,703.68	0.36%
100.00% +	22	0.04%	3,253,253.46	0.17%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</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%	3,286	6.43%	50,483,038.95	2.70%
20.01% - 30.00%	4,597	9.00%	102,798,032.51	5.50%
30.01% - 40.00%	6,269	12.27%	167,790,290.27	8.97%
40.01% - 50.00%	7,801	15.27%	251,474,703.31	13.44%
50.01% - 60.00%	8,352	16.35%	315,251,363.86	16.85%
60.01% - 70.00%	7,442	14.57%	320,356,838.64	17.13%
70.01% - 80.00%	7,241	14.17%	336,985,928.64	18.01%
80.01% - 90.00%	3,561	6.97%	169,143,614.84	9.04%
90.01% - 100.00%	2,100	4.11%	127,963,158.64	6.84%
100.00% +	436	0.85%	28,427,779.19	1.52%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,561	40.25%	903,397,438.23	48.29%
Thessaloniki	7,448	14.58%	248,057,586.89	13.26%
Macedonia	5,956	11.66%	161,720,884.23	8.65%
Peloponnese	3,803	7.44%	123,695,312.53	6.61%
Thessaly	3,624	7.09%	101,722,402.62	5.44%
Sterea Ellada	2,783	5.45%	83,150,974.00	4.44%
Creta Island	2,060	4.03%	75,807,447.52	4.05%
Ionian Islands	813	1.59%	31,319,221.56	1.67%
Thrace	1,326	2.60%	39,476,375.35	2.11%
Epirus	1,550	3.03%	46,573,525.91	2.49%
Aegean Islands	1,161	2.27%	55,753,580.00	2.98%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,104	2.16%	76,785,051.24	4.10%
12 - 24	615	1.20%	44,215,716.66	2.36%
24 - 36	314	0.61%	18,664,990.10	1.00%
36 - 60	1,262	2.47%	65,826,182.33	3.52%
60 - 96	814	1.59%	35,374,424.27	1.89%
over 96	46,976	91.96%	1,629,808,384.25	87.12%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</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	11	0.02%	117,746.12	0.01%
5 - 10 years	433	0.85%	6,517,281.99	0.35%
10 - 15 years	5,904	11.56%	78,578,093.38	4.20%
15 - 20 years	9,098	17.81%	208,730,431.47	11.16%
20 - 25 years	10,091	19.75%	377,190,611.94	20.16%
25 - 30 years	16,909	33.10%	679,985,531.35	36.35%
30 - 35 years	3,790	7.42%	216,898,524.84	11.59%
35 years +	4,849	9.49%	302,656,527.76	16.18%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	39,744	77.80%	1,371,376,519.35	73.31%
Houses	11,341	22.20%	499,298,229.50	26.69%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,956	21.45%	404,944,029.90	21.65%
Purchase	27,760	54.34%	1,087,856,363.19	58.15%
Repair	9,471	18.54%	294,465,146.99	15.74%
Construction (re-mortgage)	103	0.20%	6,172,499.56	0.33%
Purchase (re-mortgage)	571	1.12%	26,805,507.80	1.43%
Repair (re-mortgage)	292	0.57%	12,264,210.41	0.66%
Equity Release	1,932	3.78%	38,166,990.99	2.04%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	50,932	99.70%	1,856,148,534.37	99.22%
Balloon	153	0.30%	14,526,214.48	0.78%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,034	95.99%	1,747,513,366.48	93.42%
Fixed Converting to Floating	1,861	3.64%	121,646,894.05	6.50%
Fixed to Maturity	190	0.37%	1,514,488.32	0.08%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

Fixed rate assets **6.58%**  
Assets' WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	23,655	48.24%	814,934,285.21	46.63%
Euribor 1 Month	1,801	3.67%	76,076,149.02	4.35%
Euribor 3 Months	8,818	17.98%	385,908,923.69	22.08%
Eurobank OEK's Rate	106	0.22%	1,625,613.68	0.09%
Originator Rate	11,144	22.73%	235,749,531.25	13.49%
Saron 1M ISDA (CHF)	2,953	6.02%	200,208,473.59	11.46%
Saron 3M ISDA (CHF)	442	0.90%	31,452,104.54	1.80%
ESTR 1M ISDA (EUR)	32	0.07%	572,048.76	0.03%
Other	83	0.17%	986,236.74	0.06%
<b>Grand Total</b>	<b>49,034</b>	<b>100.00%</b>	<b>1,747,513,366.48</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	54	2.90%	2,152,604.92	1.77%
Euribor 1 Month	50	2.69%	1,927,006.07	1.58%
Euribor 3 Months	1,623	87.21%	113,171,268.30	93.03%
Originator Rate	134	7.20%	4,396,014.76	3.61%
<b>Grand Total</b>	<b>1,861</b>	<b>100.00%</b>	<b>121,646,894.05</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 2022 - 31 Dec 2022	55	2.96%	1,709,090.35	1.40%
1 Jan 2023 - 31 Dec 2023	92	4.94%	3,569,504.93	2.93%
1 Jan 2024 - 31 Dec 2025	81	4.35%	4,381,382.71	3.60%
1 Jan 2026 - 31 Dec 2030	164	8.81%	9,844,570.53	8.09%
1 Jan 2031 - 31 Dec 2035	397	21.33%	29,950,225.90	24.62%
1 Jan 2036 - 31 Dec 2040	382	20.53%	23,686,585.99	19.47%
1 Jan 2041 +	690	37.08%	48,505,533.64	39.87%
<b>Grand Total</b>	<b>1,861</b>	<b>100.00%</b>	<b>121,646,894.05</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,085	100.00%	1,870,674,748.85	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,384	81.01%	1,644,517,211.83	87.91%
Y	9,701	18.99%	226,157,537.02	12.09%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,982	95.88%	1,756,476,195.45	93.90%
Y	2,103	4.12%	114,198,553.40	6.10%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,085	100.00%	1,870,674,748.85	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,300	90.63%	1,752,723,811.70	93.69%
Y	4,785	9.37%	117,950,937.15	6.31%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49,117	96.15%	1,796,544,586.29	96.04%
Second home/Holiday houses	1,818	3.56%	68,343,437.35	3.65%
Buy-to-let/Non-Owner occupied	48	0.09%	2,445,827.96	0.13%
Other	102	0.20%	3,340,897.25	0.18%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,079	25.60%	553,525,728.85	29.59%
Other Private Employees	7,900	15.46%	304,919,975.46	16.30%
Pensioner	8,745	17.12%	229,998,549.58	12.29%
Civil Servant	6,398	12.52%	210,358,327.41	11.25%
Other Self Employed	2,462	4.82%	117,911,277.76	6.30%
Civil Servant - Policeman	1,694	3.32%	73,389,432.93	3.92%
Unemployed	2,324	4.55%	68,945,832.52	3.69%
Teacher	2,032	3.98%	64,767,256.77	3.46%
Military Personnel	1,261	2.47%	51,936,814.71	2.78%
Civil Servant - Primary School Teachers	1,482	2.90%	43,425,572.11	2.32%
Salesman	1,290	2.53%	41,689,350.90	2.23%
Lawyers - Jurists	493	0.97%	31,791,569.06	1.70%
Housewife	814	1.59%	27,478,509.23	1.47%
Accountant	652	1.28%	27,065,257.58	1.45%
Independent Means	459	0.90%	23,471,294.00	1.25%
<b>Grand Total</b>	<b>51,085</b>	<b>100.00%</b>	<b>1,870,674,748.85</b>	<b>100.00%</b>