

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



Report No: **43**  
Reporting Date: **20/7/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>01/06/2022</b>	<b>30/06/2022</b>

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

**I Programme Details** as of 20/7/2022

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) 1,45

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	91	Act/360	0,0480%	60.666,67	60.666,67
2	20-May-22	22-Aug-22	61	Act/360	0,1320%	111.833,33	-
3	20-Apr-22	20-Jul-22	91	Act/360	0,0480%	60.666,67	60.666,67

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/06/2022			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	235.006.121,17	1.668.294.184,13	<b>1.904.244.104,98</b>	237.633.422,91	1.614.522.162,66	<b>1.845.660.595,60</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	235.006.121,17	1.667.722.036,58	<b>1.903.671.957,43</b>	237.633.422,91	1.613.338.483,57	<b>1.844.476.916,51</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	222.314.355,95	1.646.553.701,67	<b>1.869.760.886,36</b>	226.455.171,91	1.591.526.168,91	<b>1.811.791.874,49</b>
A.4	Aggregate Original Principal O/S balance	378.942.028,71	3.384.071.587,72	<b>3.763.013.616,43</b>	380.841.134,86	3.330.793.665,82	<b>3.711.634.800,68</b>
A.5	Average Current Principal O/S balance	69.058,51	34.976,92	<b>37.265,05</b>	69.260,69	34.261,87	<b>36.508,70</b>
A.6	Average Original Principal O/S balance	111.355,28	70.949,36	<b>73.640,19</b>	111.000,04	70.682,97	<b>73.419,21</b>
A.7	Maximum Current Principal O/S balance	762.575,51	4.898.367,70	<b>4.898.367,70</b>	767.182,19	4.909.774,04	<b>4.909.774,04</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	3.403	47.697	<b>51.100</b>	3.431	47.123	<b>50.554</b>
A.10	Weighted Average Seasoning (years)	15,56	13,24	<b>13,53</b>	15,5	13,7	<b>13,9</b>
A.11	Weighted Average Remaining Maturity (years)	13,18	15,43	<b>15,15</b>	13,21	15,19	<b>14,95</b>
A.12	Weighted Average Current Indexed LTV percent (%)	64,42	47,92	<b>49,96</b>	62,73	47,77	<b>49,64</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	47,89	38,33	<b>39,51</b>	46,63	37,70	<b>38,82</b>
A.14	Weighted Average Original LTV percent (%)	63,95	63,67	<b>63,71</b>	63,90	62,67	<b>62,83</b>
A.15	Weighted Average Interest Rate - Total (%)	0,65	2,40	<b>2,18</b>	0,65	2,34	<b>2,13</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,57	1,06	<b>0,87</b>	0,57	1,04	<b>0,86</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98,54	92,29	<b>93,07</b>	98,69	92,05	<b>92,88</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1,20	7,10	<b>6,37</b>	1,24	7,19	<b>6,45</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,26	0,58	<b>0,54</b>	0,08	0,68	<b>0,61</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0,03	<b>0,03</b>		0,07	<b>0,06</b>
A.21	FX Rate	0,9960			1,0281		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/06/2022					
		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	4.610	1.957.483,86	58.627	11.773.346,16	63.237	13.724.946,29
B.2	Partial Prepayments	8	128.792,70	87	674.279,45	95	802.735,18
B.3	Whole Prepayments	13	591.827,87	98	2.137.772,67	111	2.728.532,19
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2.678.104,43</b>	-	<b>14.585.398,28</b>	-	<b>17.256.213,66</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/06/2022					
		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	3.767	128.105,14	51.732	3.129.842,82	55.499	3.257.883,94
C.2	Interest From Overdues	1.198	750,09	10.526	6.786,52	11.724	7.536,24
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>128.855,23</b>	-	<b>3.136.629,34</b>	<b>67.223</b>	<b>3.265.420,17</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/06/2022					
		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	3.366	231.578.707,46	42.568	1.539.723.289,93	45.934	1.772.232.032,36
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	37	3.427.413,71	5.106	127.998.746,65	5.143	131.439.925,07
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3.403</b>	<b>235.006.121,17</b>	<b>47.674</b>	<b>1.667.722.036,58</b>	<b>51.077</b>	<b>1.903.671.957,43</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0,00	23	572.147,55	23	572.147,55
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>23</b>	<b>572.147,55</b>	<b>23</b>	<b>572.147,55</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/06/2022					
		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	30	2.815.863,39	4.772	118.401.879,67	4.802	121.229.051,75
B.2	60 Days < Installment <= 89 Days	7	611.550,32	334	9.596.866,98	341	10.210.873,33
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>37</b>	<b>3.427.413,71</b>	<b>5.106</b>	<b>127.998.746,65</b>	<b>5.143</b>	<b>131.439.925,07</b>
B.4	90 Days < Installment <= 119 Days	0	0,00	23	572.147,55	23	572.147,55
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>23</b>	<b>572.147,55</b>	<b>23</b>	<b>572.147,55</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/06/2022					
		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	328.000,20	280.085,94	72.212.766,80	3.895.237,77	72.540.603,08	4.175.183,74
A.2	Number of Loans	5	15	1.016	322	1.021	337



## Statutory Tests

as of 30/6/2022

Outstanding Bonds Principal	1.500.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	173.000,00	
Total Bonds Amount	<b>1.500.173.000,00</b>	
Current Outstanding Balance of Loans	1.904.244.104,98	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1.869.760.886,36	
B. Accrued Interest on Loans	4.300.393,92	
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	10.805.555,56	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1.863.255.724,72</b>	
Bonds / Nominal Value Assets Percentage	1.734.304.046,24	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2.164.550.229,28	
Net Present Value of Liabilities	1.509.028.375,86	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.109.894.424,77	
Net Present Value of Liabilities	1.506.999.017,98	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.235.671.671,09	
Net Present Value of Liabilities	1.521.968.728,42	
<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	50.324.177,05	
Interest due on all series of covered bonds during 1st year	14.167.460,03	
<b>Parameters</b>		
LTV Cap	80,00%	
Asset Percentage	86,5%	
Negative carry Margin	0,50%	
<b>Reserve Ledger</b>		
Opening Balance	15.061.227,93	
Required Reserve Amount	15.505.182,01	
Amount credited to the account (payment to BoNY)	443.954,09	
Available (Outstanding) Reserve Amount t	15.505.182,01	

<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	3.403	6,66%	235.949.920,85	12,39%
EUR	47.697	93,34%	1.668.294.184,13	87,61%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	13.503	26,42%	325.415.701,41	8,65%
37.501 - 75.000	19.306	37,78%	1.094.849.004,98	29,10%
75.001 - 100.000	8.097	15,85%	721.541.606,48	19,17%
100.001 - 150.000	6.836	13,38%	846.440.012,88	22,49%
150.001 - 250.000	2.636	5,16%	498.580.202,73	13,25%
250.001 - 500.000	637	1,25%	207.931.297,01	5,53%
500.001 +	85	0,17%	68.255.790,94	1,81%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>3.763.013.616,43</b>	<b>100,00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	32.991	64,56%	568.549.223,62	29,86%
37.501 - 75.000	12.351	24,17%	650.857.020,02	34,18%
75.001 - 100.000	2.959	5,79%	255.070.138,97	13,39%
100.001 - 150.000	1.932	3,78%	231.698.366,92	12,17%
150.001 - 250.000	687	1,34%	127.025.633,91	6,67%
250.001 - 500.000	156	0,31%	51.257.579,33	2,69%
500.001 +	24	0,05%	19.786.142,22	1,04%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	13.338	26,10%	316.121.089,87	16,60%
2005	4.994	9,77%	212.383.876,95	11,15%
2006	7.268	14,22%	319.959.013,00	16,80%
2007	6.500	12,72%	254.867.005,36	13,38%
2008	4.541	8,89%	154.696.586,23	8,12%
2009	2.806	5,49%	101.541.596,82	5,33%
2010	2.611	5,11%	102.719.770,26	5,39%
2011	1.568	3,07%	55.178.378,58	2,90%
2012	1.305	2,55%	43.312.271,33	2,27%
2013	1.001	1,96%	31.713.689,41	1,67%
2014	380	0,74%	11.933.292,92	0,63%
2015	209	0,41%	8.460.248,18	0,44%
2016	250	0,49%	12.930.313,52	0,68%
2017	479	0,94%	24.171.981,03	1,27%
2018	745	1,46%	38.511.447,33	2,02%
2019	500	0,98%	28.987.097,55	1,52%
2020	450	0,88%	32.598.662,60	1,71%
2021	1.850	3,62%	131.675.058,28	6,91%
2022	305	0,60%	22.482.725,77	1,18%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	8.030	15,71%	77.681.604,38	4,08%
2026 - 2030	14.840	29,04%	342.396.258,26	17,98%
2031 - 2035	10.783	21,10%	425.193.856,46	22,33%
2036 - 2040	8.063	15,78%	426.770.141,15	22,41%
2041 - 2045	4.087	8,00%	254.327.913,93	13,36%
2046 +	5.297	10,37%	377.874.330,80	19,84%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	7.318	14,32%	70.100.406,14	3,68%
40.01 - 60 months	4.596	8,99%	73.868.963,36	3,88%
60.01 - 90 months	6.259	12,25%	139.567.143,33	7,33%
90.01 - 120 months	8.773	17,17%	279.131.693,63	14,66%
120.01 - 150 months	4.307	8,43%	168.379.167,31	8,84%
150.01 - 180 months	5.903	11,55%	293.589.630,08	15,42%
over 180 months	13.944	27,29%	879.607.101,13	46,19%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4.347	8,51%	283.611.778,34	14,89%
1.01% - 2.00%	26.337	51,54%	966.072.413,95	50,73%
2.01% - 3.00%	2.990	5,85%	98.856.495,55	5,19%
3.01% - 4.00%	4.853	9,50%	274.592.829,05	14,42%
4.01% - 5.00%	9.542	18,67%	227.151.684,36	11,93%
5.01% - 6.00%	772	1,51%	16.613.299,99	0,87%
6.01% - 7.00%	1.147	2,24%	20.163.096,84	1,06%
7.01% +	1.112	2,18%	17.182.506,91	0,90%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15.784	30,89%	215.431.996,76	11,31%
20.01% - 30.00%	7.982	15,62%	224.710.663,97	11,80%
30.01% - 40.00%	7.007	13,71%	269.686.362,44	14,16%
40.01% - 50.00%	6.182	12,10%	293.816.663,48	15,43%
50.01% - 60.00%	5.013	9,81%	277.578.798,91	14,58%
60.01% - 70.00%	3.880	7,59%	251.755.630,72	13,22%
70.01% - 80.00%	2.621	5,13%	174.458.479,20	9,16%
80.01% - 90.00%	1.426	2,79%	100.801.863,88	5,29%
90.01% - 100.00%	732	1,43%	55.178.468,37	2,90%
100.00% +	473	0,93%	40.825.177,26	2,14%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</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%	18.778	36,75%	307.769.155,00	16,16%
20.01% - 30.00%	10.101	19,77%	340.246.847,25	17,87%
30.01% - 40.00%	8.984	17,58%	399.109.092,94	20,96%
40.01% - 50.00%	5.917	11,58%	325.357.000,64	17,09%
50.01% - 60.00%	3.935	7,70%	257.786.468,90	13,54%
60.01% - 70.00%	2.313	4,53%	176.477.452,38	9,27%
70.01% - 80.00%	880	1,72%	72.702.356,22	3,82%
80.01% - 90.00%	132	0,26%	13.955.452,01	0,73%
90.01% - 100.00%	37	0,07%	7.352.526,69	0,39%
100.00% +	23	0,05%	3.487.752,95	0,18%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</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%	3.225	6,31%	49.668.054,32	2,61%
20.01% - 30.00%	4.542	8,89%	101.962.045,04	5,35%
30.01% - 40.00%	6.248	12,23%	169.271.046,57	8,89%
40.01% - 50.00%	7.772	15,21%	252.574.115,87	13,26%
50.01% - 60.00%	8.349	16,34%	319.946.117,49	16,80%
60.01% - 70.00%	7.480	14,64%	329.830.330,64	17,32%
70.01% - 80.00%	7.270	14,23%	344.096.782,46	18,07%
80.01% - 90.00%	3.549	6,95%	169.171.983,73	8,88%
90.01% - 100.00%	2.094	4,10%	126.675.384,05	6,65%
100.00% +	571	1,12%	41.048.244,80	2,16%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20.790	40,68%	936.330.695,86	49,17%
Thessaloniki	7.390	14,46%	248.029.788,34	13,03%
Macedonia	5.895	11,54%	160.011.275,26	8,40%
Peloponnese	3.800	7,44%	124.337.198,76	6,53%
Thessaly	3.621	7,09%	103.795.562,33	5,45%
Sterea Ellada	2.746	5,37%	82.667.611,32	4,34%
Creta Island	2.054	4,02%	75.972.570,81	3,99%
Ionian Islands	802	1,57%	30.971.084,86	1,63%
Thrace	1.310	2,56%	39.542.495,09	2,08%
Epirus	1.528	2,99%	45.810.371,67	2,41%
Aegean Islands	1.164	2,28%	56.775.450,70	2,98%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1.367	2,68%	100.120.533,82	5,26%
12 - 24	1.047	2,05%	73.430.994,55	3,86%
24 - 36	404	0,79%	26.967.469,20	1,42%
36 - 60	1.282	2,51%	66.536.239,44	3,49%
60 - 96	809	1,58%	37.459.738,46	1,97%
over 96	46.191	90,39%	1.599.729.129,52	84,01%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</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	12	0,02%	127.847,14	0,01%
5 - 10 years	445	0,87%	7.845.870,52	0,41%
10 - 15 years	5.599	10,96%	78.873.928,94	4,14%
15 - 20 years	9.082	17,77%	214.516.898,23	11,27%
20 - 25 years	10.243	20,05%	386.426.159,82	20,29%
25 - 30 years	17.061	33,39%	695.509.758,75	36,52%
30 - 35 years	3.842	7,52%	221.056.765,03	11,61%
35 years +	4.816	9,42%	299.886.876,54	15,75%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	39.814	77,91%	1.402.077.174,10	73,63%
Houses	11.286	22,09%	502.166.930,88	26,37%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10.834	21,20%	404.053.018,42	21,22%
Purchase	27.997	54,79%	1.125.537.700,71	59,11%
Repair	9.414	18,42%	292.207.632,34	15,35%
Construction (re-mortgage)	103	0,20%	6.180.637,75	0,32%
Purchase (re-mortgage)	567	1,11%	26.564.167,40	1,39%
Repair (re-mortgage)	287	0,56%	12.327.135,39	0,65%
Equity Release	1.898	3,71%	37.373.812,98	1,96%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	50.949	99,70%	1.889.565.020,62	99,23%
Balloon	151	0,30%	14.679.084,36	0,77%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	48.203	94,33%	1.716.687.384,64	90,15%
Fixed Converting to Floating	2.710	5,30%	185.886.515,79	9,76%
Fixed to Maturity	187	0,37%	1.670.204,55	0,09%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

Fixed rate assets **9,85%**  
Assets' WAL (in years) **6,84**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	23.108	47,94%	795.127.284,33	46,32%
Euribor 1 Month	1.775	3,68%	74.164.041,63	4,32%
Euribor 3 Months	8.792	18,24%	382.258.445,44	22,27%
Eurobank OEK's Rate	105	0,22%	1.577.149,97	0,09%
Originator Rate	10.980	22,78%	230.109.810,75	13,40%
Saron 1M ISDA (CHF)	2.893	6,00%	200.310.819,45	11,67%
Saron 3M ISDA (CHF)	437	0,91%	31.641.303,83	1,84%
ESTR 1M ISDA (EUR)	32	0,07%	555.294,50	0,03%
Other	81	0,17%	943.234,75	0,05%
<b>Grand Total</b>	<b>48.203</b>	<b>100,00%</b>	<b>1.716.687.384,64</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	47	1,73%	1.784.221,56	0,96%
Euribor 1 Month	49	1,81%	1.890.512,10	1,02%
Euribor 3 Months	2.492	91,96%	178.359.002,47	95,95%
Originator Rate	122	4,50%	3.852.779,66	2,07%
<b>Grand Total</b>	<b>2.710</b>	<b>100,00%</b>	<b>185.886.515,79</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	38	1,40%	1.141.422,73	0,61%
1 Jan 2023 - 31 Dec 2023	95	3,51%	3.725.515,87	2,00%
1 Jan 2024 - 31 Dec 2025	101	3,73%	5.617.390,87	3,02%
1 Jan 2026 - 31 Dec 2030	243	8,97%	15.130.293,04	8,14%
1 Jan 2031 - 31 Dec 2035	594	21,92%	44.879.514,74	24,14%
1 Jan 2036 - 31 Dec 2040	618	22,80%	40.794.178,47	21,95%
1 Jan 2041 +	1.021	37,68%	74.598.200,07	40,13%
<b>Grand Total</b>	<b>2.710</b>	<b>100,00%</b>	<b>185.886.515,79</b>	<b>100,00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51.100	100,00%	1.904.244.104,98	100,00%
Y	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</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	41.594	81,40%	1.680.949.730,47	88,27%
Y	9.506	18,60%	223.294.374,51	11,73%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49.034	95,96%	1.791.364.602,02	94,07%
Y	2.066	4,04%	112.879.502,97	5,93%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51.100	100,00%	1.904.244.104,98	100,00%
S	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46.409	90,82%	1.789.267.811,03	93,96%
Y	4.691	9,18%	114.976.293,95	6,04%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49.096	96,08%	1.826.757.059,77	95,93%
Second home/Holiday houses	1.848	3,62%	71.376.794,81	3,75%
Buy-to-let/Non-Owner occupied	54	0,11%	2.685.016,48	0,14%
Other	102	0,20%	3.425.233,93	0,18%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13.137	25,71%	566.081.452,56	29,73%
Other Private Employees	8.024	15,70%	322.126.349,56	16,92%
Pensioner	8.694	17,01%	227.500.443,79	11,95%
Civil Servant	6.380	12,49%	212.545.574,70	11,16%
Other Self Employed	2.464	4,82%	120.864.968,11	6,35%
Civil Servant - Policeman	1.746	3,42%	77.082.176,63	4,05%
Unemployed	2.215	4,33%	65.829.461,42	3,46%
Teacher	1.999	3,91%	63.633.598,21	3,34%
Military Personnel	1.258	2,46%	52.126.669,89	2,74%
Salesman	1.296	2,54%	43.366.337,77	2,28%
Civil Servant - Primary School Teachers	1.478	2,89%	43.277.554,00	2,27%
Lawyers - Jurists	495	0,97%	32.012.941,79	1,68%
Accountant	652	1,28%	27.291.614,96	1,43%
Housewife	805	1,58%	27.244.127,30	1,43%
Independent Means	457	0,89%	23.260.834,29	1,22%
<b>Grand Total</b>	<b>51.100</b>	<b>100,00%</b>	<b>1.904.244.104,98</b>	<b>100,00%</b>