

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



Report No: **32**  
Reporting Date: **20/8/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>01/07/2021</b>	<b>31/07/2021</b>

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

**I Programme Details** as of 20/8/2021

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

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.34

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jul-21	20-Oct-21	31	Act/360	0.2020%	86,972.22	-
2	20-May-21	20-Aug-21	92	Act/360	0.0000%	0.00	0.00
3	20-Jul-21	20-Oct-21	31	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 31/07/2021			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	268,093,503.16	1,687,465,164.56	<b>1,936,368,240.56</b>	272,068,007.64	1,705,185,110.92	<b>1,952,970,181.63</b>
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	268,093,503.16	1,686,520,471.53	<b>1,935,423,547.53</b>	272,068,007.64	1,704,776,947.98	<b>1,952,562,018.69</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	255,675,054.40	1,653,768,811.91	<b>1,891,142,365.34</b>	260,347,737.66	1,671,033,571.12	<b>1,908,144,443.31</b>
A.4	Aggregate Original Principal O/S balance	409,756,289.70	3,470,902,607.19	<b>3,880,658,896.89</b>	412,133,771.34	3,492,737,972.46	<b>3,904,871,743.80</b>
A.5	Average Current Principal O/S balance	72,399.00	33,861.04	<b>36,168.11</b>	73,077.63	33,961.74	<b>36,211.71</b>
A.6	Average Original Principal O/S balance	110,655.22	69,647.89	<b>72,484.20</b>	110,699.37	69,563.98	<b>72,403.61</b>
A.7	Maximum Current Principal O/S balance	797,580.62	1,019,467.52	<b>1,019,467.52</b>	808,894.81	1,022,250.35	<b>1,022,250.35</b>
A.8	Maximum Original Principal O/S balance	1,160,000.00	2,000,000.00	<b>2,000,000.00</b>	1,160,000.00	2,000,000.00	<b>2,000,000.00</b>
A.9	Total Number of Loans	3,703	49,835	<b>53,538</b>	3,723	50,209	<b>53,932</b>
A.10	Weighted Average Seasoning (years)	14.7	13.8	<b>13.9</b>	14.6	13.7	<b>13.8</b>
A.11	Weighted Average Remaining Maturity (years)	13.54	15.00	<b>14.81</b>	13.59	15.03	<b>14.85</b>
A.12	Weighted Average Current Indexed LTV percent (%)	63.26	49.76	<b>51.50</b>	62.46	49.91	<b>51.51</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	45.92	37.34	<b>38.45</b>	45.30	37.46	<b>38.46</b>
A.14	Weighted Average Original LTV percent (%)	63.36	60.58	<b>60.93</b>	63.35	60.59	<b>60.94</b>
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.26	<b>2.05</b>	0.62	2.26	<b>2.05</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.01	<b>0.84</b>	0.55	1.01	<b>0.84</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.47	98.43	<b>98.44</b>	98.01	92.17	<b>92.91</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.38	1.21	<b>1.23</b>	1.61	7.33	<b>6.61</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.16	0.30	<b>0.28</b>	0.38	0.47	<b>0.46</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0.06	<b>0.05</b>	NULL	0.02	<b>0.02</b>
A.21	FX Rate	1.0771	1		1.0980	-	

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2021					
		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	4,530	1,959,942.99	67,688	12,430,169.68	72,218	13,500,347.48
B.2	Partial Prepayments	4	140,891.60	77	781,239.75	81	866,209.35
B.3	Whole Prepayments	4	270,983.38	112	2,368,227.66	116	2,469,690.71
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,371,817.97</b>	-	<b>15,579,637.09</b>	-	<b>16,836,247.54</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2021					
		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	3,715	125,291.22	54,033	3,069,051.66	57,748	3,185,374.40
C.2	Interest From Overdues	1,032	815.98	8,837	5,497.40	9,869	6,254.97
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>126,107.20</b>	-	<b>3,074,549.06</b>	<b>67,617</b>	<b>3,191,629.37</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/07/2021					
		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	3,659	263,979,884.63	46,021	2,030,004,688.10	49,680	2,275,088,602.90
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	44	4,113,618.53	1,310	63,212,374.75	1,354	67,031,535.95
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,703</b>	<b>268,093,503.16</b>	<b>47,331</b>	<b>2,093,217,062.85</b>	<b>51,034</b>	<b>2,342,120,138.85</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	125	6,765,729.80	125	6,765,729.80
A.5	Renounced 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>125</b>	<b>6,765,729.80</b>	<b>125</b>	<b>6,765,729.80</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2021					
		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	36	3,692,178.96	1,014	44,563,282.46	1,050	47,991,171.20
B.2	60 Days < Installment <= 89 Days	8	421,439.57	296	18,649,092.29	304	19,040,364.75
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>44</b>	<b>4,113,618.53</b>	<b>1,310</b>	<b>63,212,374.75</b>	<b>1,354</b>	<b>67,031,535.95</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	125	6,765,729.80	125	6,765,729.80
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>125</b>	<b>6,765,729.80</b>	<b>125</b>	<b>6,765,729.80</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/07/2021					
		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	0.00	1,113,393.36	0.00	2,272,036.18	0.00	3,305,731.62
A.2	Number of Loans	0	13	0	112	0	125



### Statutory Tests

as of 31/7/2021

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	33,666.67	
Total Bonds Amount	<b>1,500,033,666.67</b>	
Current Outstanding Balance of Loans	1,936,368,240.56	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,891,142,365.34	
B. Accrued Interest on Loans	3,511,951.70	
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	2,555,555.56	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,892,098,761.48</b>	
Bonds / Nominal Value Assets Percentage	1,734,142,967.24	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,208,424,470.90	
Net Present Value of Liabilities	1,502,849,385.23	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,180,404,747.85	
Net Present Value of Liabilities	1,497,897,556.50	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,321,756,329.82	
Net Present Value of Liabilities	1,513,927,604.37	
<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	36,009,563.89	
Interest due on all series of covered bonds during 1st year	254,575.34	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	575,427.31	
Required Reserve Amount	258,111.11	
Amount credited to the account (payment to BoNY)	-317,316.20	
Available (Outstanding) Reserve Amount t	258,111.11	

<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	3,703	6.92%	248,903,076.00	12.85%
EUR	49,835	93.08%	1,687,465,164.56	87.15%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,662	27.39%	347,977,874.97	8.97%
37.501 - 75.000	20,162	37.66%	1,143,181,895.57	29.46%
75.001 - 100.000	8,319	15.54%	740,609,479.50	19.08%
100.001 - 150.000	6,977	13.03%	862,285,952.87	22.22%
150.001 - 250.000	2,666	4.98%	503,675,810.76	12.98%
250.001 - 500.000	662	1.24%	215,753,436.82	5.56%
500.001 +	90	0.17%	67,174,446.40	1.73%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>3,880,658,896.89</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35,205	65.76%	603,107,441.87	31.15%
37.501 - 75.000	12,648	23.62%	665,139,481.15	34.35%
75.001 - 100.000	2,907	5.43%	249,670,856.65	12.89%
100.001 - 150.000	1,891	3.53%	224,771,657.46	11.61%
150.001 - 250.000	717	1.34%	131,606,606.13	6.80%
250.001 - 500.000	146	0.27%	47,104,081.81	2.43%
500.001 +	24	0.04%	14,968,115.49	0.77%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,581	27.23%	364,877,757.29	18.84%
2005	5,210	9.73%	234,136,210.64	12.09%
2006	8,214	15.34%	346,668,121.74	17.90%
2007	8,005	14.95%	285,855,015.29	14.76%
2008	4,760	8.89%	174,865,322.65	9.03%
2009	2,903	5.42%	114,234,362.60	5.90%
2010	2,718	5.08%	116,214,446.21	6.00%
2011	1,686	3.15%	60,665,472.89	3.13%
2012	1,428	2.67%	47,790,162.14	2.47%
2013	1,073	2.00%	35,407,675.82	1.83%
2014	414	0.77%	13,181,970.14	0.68%
2015	219	0.41%	8,879,527.99	0.46%
2016	253	0.47%	13,306,758.58	0.69%
2017	505	0.94%	27,532,150.19	1.42%
2018	758	1.42%	41,167,390.51	2.13%
2019	355	0.66%	19,585,735.96	1.01%
2020	114	0.21%	6,468,822.37	0.33%
2021	342	0.64%	25,531,337.54	1.32%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	11,494	21.47%	129,330,280.87	6.68%
2026 - 2030	15,442	28.84%	399,020,285.31	20.61%
2031 - 2035	10,773	20.12%	451,622,653.30	23.32%
2036 - 2040	7,803	14.57%	428,577,584.94	22.13%
2041 - 2045	3,623	6.77%	229,547,481.25	11.85%
2046 +	4,403	8.22%	298,269,954.89	15.40%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,572	16.01%	76,416,990.20	3.95%
40.01 - 60 months	4,597	8.59%	85,576,176.24	4.42%
60.01 - 90 months	6,696	12.51%	146,648,436.93	7.57%
90.01 - 120 months	8,256	15.42%	265,121,616.32	13.69%
120.01 - 150 months	6,065	11.33%	237,043,954.38	12.24%
150.01 - 180 months	4,610	8.61%	224,609,358.64	11.60%
over 180 months	14,742	27.54%	900,951,707.87	46.53%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,973	9.29%	315,745,220.39	16.31%
1.01% - 2.00%	29,096	54.35%	1,082,917,675.13	55.93%
2.01% - 3.00%	3,180	5.94%	93,619,498.27	4.85%
3.01% - 4.00%	2,916	5.45%	142,218,050.04	7.34%
4.01% - 5.00%	9,810	18.32%	236,877,859.14	12.23%
5.01% - 6.00%	914	1.71%	20,251,186.71	1.05%
6.01% - 7.00%	1,375	2.57%	23,993,395.69	1.24%
7.01% +	1,274	2.38%	20,545,355.18	1.06%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,939	29.77%	207,765,293.61	10.73%
20.01% - 30.00%	8,375	15.64%	223,911,896.72	11.56%
30.01% - 40.00%	7,145	13.35%	258,479,871.54	13.35%
40.01% - 50.00%	6,513	12.17%	297,851,676.68	15.38%
50.01% - 60.00%	5,265	9.83%	279,022,374.63	14.41%
60.01% - 70.00%	4,025	7.52%	238,304,260.53	12.31%
70.01% - 80.00%	2,734	5.11%	170,550,381.38	8.81%
80.01% - 90.00%	1,820	3.40%	124,626,436.28	6.44%
90.01% - 100.00%	1,071	2.00%	80,372,125.40	4.15%
100.00% +	651	1.22%	55,483,923.77	2.87%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,635	36.67%	320,064,148.84	16.53%
20.01% - 30.00%	10,701	19.99%	350,925,972.86	18.12%
30.01% - 40.00%	9,530	17.80%	421,070,036.00	21.75%
40.01% - 50.00%	6,742	12.59%	362,189,613.49	18.70%
50.01% - 60.00%	4,123	7.70%	263,243,404.25	13.59%
60.01% - 70.00%	2,111	3.94%	151,108,983.39	7.80%
70.01% - 80.00%	545	1.02%	47,939,169.82	2.48%
80.01% - 90.00%	98	0.18%	11,699,356.10	0.60%
90.01% - 100.00%	24	0.04%	4,143,500.92	0.21%
100.00% +	29	0.05%	3,984,054.89	0.21%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,786	7.07%	58,116,415.39	3.00%
20.01% - 30.00%	4,957	9.26%	110,998,804.31	5.73%
30.01% - 40.00%	6,717	12.55%	182,252,065.62	9.41%
40.01% - 50.00%	8,209	15.33%	267,369,885.59	13.81%
50.01% - 60.00%	8,638	16.13%	326,876,358.38	16.88%
60.01% - 70.00%	7,739	14.46%	325,311,774.03	16.80%
70.01% - 80.00%	7,378	13.78%	338,977,614.54	17.51%
80.01% - 90.00%	3,712	6.93%	180,556,887.01	9.32%
90.01% - 100.00%	2,130	3.98%	133,882,729.45	6.91%
100.00% +	272	0.51%	12,025,686.24	0.62%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,413	40.00%	921,642,971.01	47.60%
Thessaloniki	7,814	14.60%	256,048,629.07	13.22%
Macedonia	6,305	11.78%	170,830,955.17	8.82%
Peloponnese	3,930	7.34%	129,050,893.82	6.66%
Thessaly	3,883	7.25%	107,835,906.42	5.57%
Stereia Ellada	2,932	5.48%	87,836,451.51	4.54%
Creta Island	2,176	4.06%	80,400,804.18	4.15%
Ionian Islands	853	1.59%	33,893,553.19	1.75%
Thrace	1,382	2.58%	40,764,901.35	2.11%
Epirus	1,626	3.04%	49,580,104.11	2.56%
Aegean Islands	1,224	2.29%	58,483,070.75	3.02%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	387	0.72%	28,231,890.10	1.46%
12 - 24	127	0.24%	6,992,653.31	0.36%
24 - 36	536	1.00%	29,104,229.60	1.50%
36 - 60	1,135	2.12%	62,015,050.18	3.20%
60 - 96	1,076	2.01%	38,878,386.46	2.01%
over 96	50,277	93.91%	1,771,146,030.91	91.47%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	11	0.02%	148,273.31	0.01%
5 - 10 years	539	1.01%	6,931,949.15	0.36%
10 - 15 years	7,593	14.18%	98,147,774.40	5.07%
15 - 20 years	9,770	18.25%	229,576,873.12	11.86%
20 - 25 years	10,105	18.87%	385,367,331.50	19.90%
25 - 30 years	16,967	31.69%	691,538,009.77	35.71%
30 - 35 years	3,730	6.97%	218,347,547.09	11.28%
35 years +	4,823	9.01%	306,310,482.21	15.82%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,619	77.74%	1,424,132,872.74	73.55%
Houses	11,919	22.26%	512,235,367.82	26.45%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,733	21.92%	432,307,929.18	22.33%
Purchase	28,719	53.64%	1,100,876,555.33	56.85%
Repair	9,907	18.50%	311,477,322.74	16.09%
Construction (re-mortgage)	111	0.21%	6,388,907.28	0.33%
Purchase (re-mortgage)	618	1.15%	28,449,440.66	1.47%
Repair (re-mortgage)	318	0.59%	13,179,792.08	0.68%
Equity Release	2,132	3.98%	43,688,293.28	2.26%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	53,357	99.66%	1,920,852,000.41	99.20%
Balloon	181	0.34%	15,516,240.15	0.80%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	52,671	98.38%	1,907,304,087.58	98.50%
Fixed Converting to Floating	538	1.00%	26,991,970.63	1.39%
Fixed to Maturity	329	0.61%	2,072,182.35	0.11%
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>

Fixed rate assets 1.50%  
Assets' WAL (in years)

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	3,171	6.02%	210,999,238.83	11.06%	
Libor 3 Months (CHF)	469	0.89%	34,275,204.64	1.80%	
ECB Tracker	25,828	49.04%	898,882,636.92	47.13%	
Euribor 1 Month	1,958	3.72%	83,507,231.74	4.38%	
Euribor 3 Months	9,123	17.32%	413,813,688.66	21.70%	
Libor 1 Month (Euro)	42	0.08%	707,445.10	0.04%	
Eurobank OEK's Rate	118	0.22%	1,888,730.25	0.10%	
Euribor 6 Months	7	0.01%	23,520.96	0.00%	
TBank OEK's Rate	69	0.13%	867,996.60	0.05%	
TBank OG Rate	25	0.05%	311,013.66	0.02%	
Originator Rate	11,861	22.52%	262,027,380.22	13.74%	
<b>Grand Total</b>	<b>52,671</b>	<b>100.00%</b>	<b>1,907,304,087.58</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	80	14.87%	3,059,100.85	11.33%	
Euribor 1 Month	53	9.85%	2,064,333.46	7.65%	
Euribor 3 Months	250	46.47%	15,977,834.86	59.19%	
Originator Rate	155	28.81%	5,890,701.46	21.82%	
<b>Grand Total</b>	<b>538</b>	<b>100.00%</b>	<b>26,991,970.63</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	21	3.90%	868,361.20	3.22%	
1 Jan 2022 +	517	96.10%	26,123,609.43	96.78%	
<b>Grand Total</b>	<b>538</b>	<b>100.00%</b>	<b>26,991,970.63</b>	<b>100.00%</b>	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	53,538	100.00%	1,936,368,240.56	100.00%	
Y	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</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	43,109	80.52%	1,689,360,183.15	87.24%	
Y	10,429	19.48%	247,008,057.41	12.76%	
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,318	95.85%	1,812,599,531.18	93.61%	
Y	2,220	4.15%	123,768,709.38	6.39%	
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	53,538	100.00%	1,936,368,240.56	100.00%	
S	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	48,446	90.49%	1,809,610,189.69	93.45%	
Y	5,092	9.51%	126,758,050.87	6.55%	
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	51,558	96.30%	1,862,423,347.87	96.18%	
Second home/Holiday houses	1,834	3.43%	68,670,595.81	3.55%	
Buy-to-let/Non-Owner occupied	36	0.07%	1,757,700.17	0.09%	
Other	110	0.21%	3,516,596.71	0.18%	
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	13,826	25.82%	581,078,192.19	30.01%	
Other Private Employees	8,028	14.99%	289,445,380.17	14.95%	
Pensioner	9,309	17.39%	249,315,579.84	12.88%	
Civil Servant	6,547	12.23%	214,023,174.41	11.05%	
Other Self Employed	2,569	4.80%	121,472,680.07	6.27%	
Unemployed	2,608	4.87%	78,306,748.15	4.04%	
Civil Servant - Policeman	1,686	3.15%	72,117,622.12	3.72%	
Teacher	2,146	4.01%	69,157,459.13	3.57%	
Military Personnel	1,278	2.39%	53,660,937.17	2.77%	
Civil Servant - Primary School Teachers	1,546	2.89%	46,924,814.98	2.42%	
Salesman	1,355	2.53%	43,188,374.44	2.23%	
Lawyers - Jurists	510	0.95%	32,408,295.48	1.67%	
Housewife	930	1.74%	30,618,563.73	1.58%	
Accountant	724	1.35%	30,009,112.45	1.55%	
Independent Means	476	0.89%	24,641,306.22	1.27%	
<b>Grand Total</b>	<b>53,538</b>	<b>100.00%</b>	<b>1,936,368,240.56</b>	<b>100.00%</b>	