

EUROBANK S.A.  
Covered Bond III Programme  
Investor Report



Report No: 33  
Reporting Date: 20/9/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	01/08/2021	31/08/2021

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

**I Programme Details** as of 20/9/2021

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
				1,500,000,000.00			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.25

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	62	Act/360	0.2020%	173,944.44	-
2	20-Aug-21	22-Nov-21	31	Act/360	0.0000%	0.00	-
3	20-Jul-21	20-Oct-21	62	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 31/08/2021			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	265,166,477.73	1,668,147,943.61	1,913,695,195.88	268,093,503.16	1,687,465,164.56	1,936,368,240.56
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	265,166,477.73	1,666,175,383.70	1,911,722,635.97	268,093,503.16	1,686,520,471.53	1,935,423,547.53
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	253,455,347.09	1,634,538,006.44	1,869,240,615.10	255,675,054.40	1,653,768,811.91	1,891,142,365.34
A.4	Aggregate Original Principal O/S balance	407,606,424.64	3,432,583,858.30	3,840,190,282.94	409,756,289.70	3,470,902,607.19	3,880,658,896.89
A.5	Average Current Principal O/S balance	72,291.84	33,933.03	36,225.02	72,399.00	33,861.04	36,168.11
A.6	Average Original Principal O/S balance	111,124.98	69,824.73	72,692.33	110,655.22	69,647.89	72,484.20
A.7	Maximum Current Principal O/S balance	793,789.99	1,016,682.09	1,016,682.09	797,580.62	1,019,467.52	1,019,467.52
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	3,668	49,160	52,828	3,703	49,835	53,538
A.10	Weighted Average Seasoning (years)	14.8	13.8	13.9	14.7	13.8	13.9
A.11	Weighted Average Remaining Maturity (years)	13.50	14.96	14.77	13.54	15.00	14.81
A.12	Weighted Average Current Indexed LTV percent (%)	62.86	49.60	51.30	63.26	49.76	51.50
A.13	Weighted Average Current Unindexed LTV percent (%)	45.62	37.22	38.30	45.92	37.34	38.45
A.14	Weighted Average Original LTV percent (%)	63.39	60.59	60.95	63.36	60.58	60.93
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.26	2.05	0.61	2.26	2.05
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.01	0.84	0.54	1.01	0.84
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.72	91.77	92.66	98.47	98.43	98.44
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.07	7.55	6.72	1.38	1.21	1.23
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.21	0.56	0.52	0.16	0.30	0.28
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.12	0.10	0.00	0.06	0.05
A.21	FX Rate	1.0799	-	-	1.0771	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2021					
		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	5,526	2,253,741.88	69,670	12,805,507.48	75,196	14,111,791.22
B.2	Partial Prepayments	3	41,900.65	65	567,718.21	68	567,614.34
B.3	Whole Prepayments	1	7,813.84	79	1,451,565.96	80	1,351,980.86
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,303,456.37</b>	-	<b>14,824,791.65</b>	-	<b>16,031,386.41</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2021					
		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	4,018	140,383.28	56,036	3,271,117.23	60,054	3,401,113.79
C.2	Interest From Overdues	816	610.46	8,107	5,430.11	8,923	5,995.40
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>140,993.74</b>	-	<b>3,276,547.34</b>	<b>68,977</b>	<b>3,407,109.19</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/08/2021					
		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	3,635	261,774,043.95	43,018	1,947,749,661.69	46,653	2,190,155,480.70
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	33	3,392,433.78	3,100	84,818,238.76	3,133	87,959,672.02
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,668</b>	<b>265,166,477.73</b>	<b>46,118</b>	<b>2,032,567,900.45</b>	<b>49,786</b>	<b>2,278,115,152.72</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	127	6,910,439.35	127	6,910,439.35
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>127</b>	<b>6,910,439.35</b>	<b>127</b>	<b>6,910,439.35</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/08/2021					
		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	29	2,832,054.13	2,654	63,984,561.39	2,683	66,607,076.56
B.2	60 Days < Installment <= 89 Days	4	560,379.65	446	20,833,677.37	450	21,352,595.46
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>33</b>	<b>3,392,433.78</b>	<b>3,100</b>	<b>84,818,238.76</b>	<b>3,133</b>	<b>87,959,672.02</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	127	6,910,439.35	127	6,910,439.35
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>127</b>	<b>6,910,439.35</b>	<b>127</b>	<b>6,910,439.35</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/08/2021					
		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	701,996.75	0.00	4,503,731.34	0.00	5,153,788.52
A.2	Number of Loans	0	32	0	519	0	551

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	120,638.89	
Total Bonds Amount	<b>1,500,120,638.89</b>	
Current Outstanding Balance of Loans	1,913,695,195.88	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,869,240,615.10	
B. Accrued Interest on Loans	4,125,640.96	
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	1,909,722.22	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,871,456,533.83</b>	
Bonds / Nominal Value Assets Percentage	1,734,243,513.17	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,181,188,885.16	
Net Present Value of Liabilities	1,502,174,844.97	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,153,966,170.67	
Net Present Value of Liabilities	1,497,192,131.90	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,291,824,848.71	
Net Present Value of Liabilities	1,510,632,836.91	
<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	36,193,717.07	
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	258,111.11	
Required Reserve Amount	258,111.11	
Amount credited to the account (payment to BoNY)	0.00	
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	3,668	6.94%	245,547,252.27	12.83%
EUR	49,160	93.06%	1,668,147,943.61	87.17%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,402	27.26%	342,198,168.42	8.91%
37.501 - 75.000	19,868	37.61%	1,127,186,494.49	29.35%
75.001 - 100.000	8,240	15.60%	733,602,085.19	19.10%
100.001 - 150.000	6,920	13.10%	855,084,780.66	22.27%
150.001 - 250.000	2,650	5.02%	500,495,387.11	13.03%
250.001 - 500.000	658	1.25%	214,455,322.21	5.58%
500.001 +	90	0.17%	67,168,044.86	1.75%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>3,840,190,282.94</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,689	65.66%	597,263,044.38	31.21%
37.501 - 75.000	12,535	23.73%	658,532,664.42	34.41%
75.001 - 100.000	2,881	5.45%	247,367,254.06	12.93%
100.001 - 150.000	1,857	3.52%	221,039,194.06	11.55%
150.001 - 250.000	700	1.33%	128,760,503.68	6.73%
250.001 - 500.000	143	0.27%	46,347,431.30	2.42%
500.001 +	23	0.04%	14,385,103.98	0.75%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,387	27.23%	359,588,840.98	18.79%
2005	5,178	9.80%	231,760,049.48	12.11%
2006	7,912	14.98%	342,413,965.64	17.89%
2007	7,933	15.02%	282,195,933.31	14.75%
2008	4,735	8.96%	172,660,421.63	9.02%
2009	2,893	5.48%	113,076,828.97	5.91%
2010	2,706	5.12%	114,892,263.28	6.00%
2011	1,653	3.13%	60,228,810.78	3.15%
2012	1,414	2.68%	47,405,665.00	2.48%
2013	1,068	2.02%	35,081,308.29	1.83%
2014	408	0.77%	12,978,368.36	0.68%
2015	219	0.41%	8,842,300.85	0.46%
2016	253	0.48%	13,263,141.94	0.69%
2017	503	0.95%	27,231,247.68	1.42%
2018	757	1.43%	40,978,474.37	2.14%
2019	355	0.67%	19,471,159.24	1.02%
2020	114	0.22%	6,376,628.98	0.33%
2021	340	0.64%	25,249,787.11	1.32%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	10,953	20.73%	123,691,619.62	6.46%
2026 - 2030	15,363	29.08%	392,844,270.43	20.53%
2031 - 2035	10,746	20.34%	447,717,961.18	23.40%
2036 - 2040	7,774	14.72%	425,289,601.07	22.22%
2041 - 2045	3,614	6.84%	228,276,491.21	11.93%
2046 +	4,378	8.29%	295,875,252.39	15.46%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,231	15.58%	75,236,203.61	3.93%
40.01 - 60 months	4,611	8.73%	84,870,446.88	4.43%
60.01 - 90 months	6,848	12.96%	148,583,140.72	7.76%
90.01 - 120 months	8,498	16.09%	275,373,496.93	14.39%
120.01 - 150 months	5,436	10.29%	215,926,463.57	11.28%
150.01 - 180 months	4,784	9.06%	233,363,993.78	12.19%
over 180 months	14,420	27.30%	880,341,450.39	46.00%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,917	9.31%	312,046,223.14	16.31%
1.01% - 2.00%	28,681	54.29%	1,069,982,083.39	55.91%
2.01% - 3.00%	3,098	5.86%	92,709,946.91	4.84%
3.01% - 4.00%	2,894	5.48%	141,158,608.65	7.38%
4.01% - 5.00%	9,751	18.46%	233,992,970.41	12.23%
5.01% - 6.00%	898	1.70%	19,918,116.57	1.04%
6.01% - 7.00%	1,329	2.52%	23,596,161.79	1.23%
7.01% +	1,260	2.39%	20,291,085.02	1.06%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,649	29.62%	207,049,206.87	10.82%
20.01% - 30.00%	8,330	15.77%	222,899,623.55	11.65%
30.01% - 40.00%	7,076	13.39%	256,215,679.12	13.39%
40.01% - 50.00%	6,453	12.22%	294,787,689.19	15.40%
50.01% - 60.00%	5,212	9.87%	277,237,335.17	14.49%
60.01% - 70.00%	3,974	7.52%	235,011,107.88	12.28%
70.01% - 80.00%	2,696	5.10%	168,716,129.55	8.82%
80.01% - 90.00%	1,791	3.39%	121,379,612.86	6.34%
90.01% - 100.00%	1,032	1.95%	77,318,337.13	4.04%
100.00% +	615	1.16%	53,080,474.56	2.77%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,298	36.53%	318,107,527.95	16.62%
20.01% - 30.00%	10,642	20.14%	348,693,535.12	18.22%
30.01% - 40.00%	9,473	17.93%	419,879,676.00	21.94%
40.01% - 50.00%	6,645	12.58%	356,291,658.48	18.62%
50.01% - 60.00%	4,049	7.66%	259,209,838.97	13.54%
60.01% - 70.00%	2,054	3.89%	147,084,666.14	7.69%
70.01% - 80.00%	519	0.98%	45,202,820.21	2.36%
80.01% - 90.00%	94	0.18%	11,399,076.79	0.60%
90.01% - 100.00%	25	0.05%	3,863,424.80	0.20%
100.00% +	29	0.05%	3,962,971.42	0.21%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,649	6.91%	56,916,789.42	2.97%
20.01% - 30.00%	4,838	9.16%	109,547,855.24	5.72%
30.01% - 40.00%	6,621	12.53%	179,940,655.46	9.40%
40.01% - 50.00%	8,130	15.39%	264,661,379.93	13.83%
50.01% - 60.00%	8,558	16.20%	323,587,327.22	16.91%
60.01% - 70.00%	7,662	14.50%	321,649,928.55	16.81%
70.01% - 80.00%	7,303	13.82%	334,869,670.75	17.50%
80.01% - 90.00%	3,677	6.96%	177,939,931.10	9.30%
90.01% - 100.00%	2,124	4.02%	132,732,094.08	6.94%
100.00% +	266	0.50%	11,849,560.15	0.62%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,112	39.96%	910,671,402.85	47.59%
Thessaloniki	7,717	14.61%	253,118,245.66	13.23%
Macedonia	6,226	11.79%	168,805,592.41	8.82%
Peloponnese	3,886	7.36%	127,573,318.95	6.67%
Thessaly	3,819	7.23%	106,431,742.03	5.56%
Stereia Ellada	2,896	5.48%	86,832,590.02	4.54%
Creta Island	2,149	4.07%	79,549,653.19	4.16%
Ionian Islands	842	1.59%	33,402,871.97	1.75%
Thrace	1,371	2.60%	40,353,505.04	2.11%
Epirus	1,601	3.03%	49,000,371.73	2.56%
Aegean Islands	1,209	2.29%	57,955,902.04	3.03%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	383	0.72%	27,757,543.71	1.45%
12 - 24	127	0.24%	7,018,911.70	0.37%
24 - 36	495	0.94%	27,100,935.41	1.42%
36 - 60	1,155	2.19%	62,499,824.83	3.27%
60 - 96	999	1.89%	36,842,589.32	1.93%
over 96	49,669	94.02%	1,752,475,390.92	91.58%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</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%	144,918.39	0.01%
5 - 10 years	498	0.94%	6,743,261.78	0.35%
10 - 15 years	7,262	13.75%	94,452,590.19	4.94%
15 - 20 years	9,588	18.15%	224,993,596.85	11.76%
20 - 25 years	10,053	19.03%	381,103,323.95	19.91%
25 - 30 years	16,905	32.00%	685,726,695.68	35.83%
30 - 35 years	3,713	7.03%	216,561,695.49	11.32%
35 years +	4,798	9.08%	303,969,113.56	15.88%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,112	77.82%	1,407,855,553.63	73.57%
Houses	11,716	22.18%	505,839,642.26	26.43%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,548	21.86%	427,034,071.43	22.31%
Purchase	28,394	53.75%	1,088,202,378.69	56.86%
Repair	9,744	18.44%	307,914,215.16	16.09%
Construction (re-mortgage)	110	0.21%	6,334,607.34	0.33%
Purchase (re-mortgage)	608	1.15%	28,091,255.13	1.47%
Repair (re-mortgage)	310	0.59%	12,912,185.96	0.67%
Equity Release	2,114	4.00%	43,206,482.17	2.26%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	52,650	99.66%	1,898,356,155.87	99.20%
Balloon	178	0.34%	15,339,040.01	0.80%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	52,084	98.59%	1,885,373,689.22	98.52%
Fixed Converting to Floating	530	1.00%	26,346,517.45	1.38%
Fixed to Maturity	214	0.41%	1,974,989.22	0.10%
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>

Fixed rate assets 1.48%  
Assets' WAL (in years)

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	3,138	6.02%	208,002,735.98	11.03%	
Libor 3 Months (CHF)	468	0.90%	33,942,189.64	1.80%	
ECB Tracker	25,482	48.92%	888,138,537.87	47.11%	
Euribor 1 Month	1,925	3.70%	82,773,872.75	4.39%	
Euribor 3 Months	9,051	17.38%	409,800,392.14	21.74%	
Libor 1 Month (Euro)	36	0.07%	682,572.51	0.04%	
Eurobank OEK's Rate	115	0.22%	1,860,930.85	0.10%	
Euribor 6 Months	7	0.01%	22,199.28	0.00%	
TBank OEK's Rate	66	0.13%	819,970.52	0.04%	
TBank OG Rate	24	0.05%	304,349.48	0.02%	
Originator Rate	11,772	22.60%	259,025,938.20	13.74%	
<b>Grand Total</b>	<b>52,084</b>	<b>100.00%</b>	<b>1,885,373,689.22</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	78	14.72%	2,862,224.64	10.86%	
Euribor 1 Month	53	10.00%	2,047,481.82	7.77%	
Euribor 3 Months	250	47.17%	15,830,439.73	60.09%	
Originator Rate	149	28.11%	5,606,371.26	21.28%	
<b>Grand Total</b>	<b>530</b>	<b>100.00%</b>	<b>26,346,517.45</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	14	2.64%	521,694.91	1.98%	
1 Jan 2022 +	516	97.36%	25,824,822.54	98.02%	
<b>Grand Total</b>	<b>530</b>	<b>100.00%</b>	<b>26,346,517.45</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		52,828	100.00%	1,913,695,195.88	100.00%
Y		0	0.00%	0.00	0.00%
<b>Grand Total</b>		<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</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	42,495	80.44%	1,670,139,769.04	87.27%	
Y	10,333	19.56%	243,555,426.85	12.73%	
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	50,641	95.86%	1,791,341,489.98	93.61%	
Y	2,187	4.14%	122,353,705.90	6.39%	
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,828	100.00%	1,913,695,195.88	100.00%	
S	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	47,806	90.49%	1,789,029,086.20	93.49%	
Y	5,022	9.51%	124,666,109.69	6.51%	
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	50,870	96.29%	1,840,508,656.62	96.18%	
Second home/Holiday houses	1,818	3.44%	68,013,289.03	3.55%	
Buy-to-let/Non-Owner occupied	36	0.07%	1,748,061.38	0.09%	
Other	104	0.20%	3,425,188.86	0.18%	
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	13,663	25.86%	574,462,008.58	30.02%	
Other Private Employees	7,918	14.99%	286,145,902.04	14.95%	
Pensioner	9,144	17.31%	246,009,035.40	12.86%	
Civil Servant	6,481	12.27%	211,515,678.07	11.05%	
Other Self Employed	2,528	4.79%	119,375,885.75	6.24%	
Unemployed	2,569	4.86%	77,418,441.66	4.05%	
Civil Servant - Policeman	1,680	3.18%	71,732,955.33	3.75%	
Teacher	2,122	4.02%	68,676,300.68	3.59%	
Military Personnel	1,266	2.40%	53,064,731.42	2.77%	
Civil Servant - Primary School Teachers	1,528	2.89%	48,252,593.53	2.42%	
Salesman	1,332	2.52%	42,516,803.70	2.22%	
Lawyers - Jurists	502	0.95%	32,081,393.88	1.68%	
Housewife	913	1.73%	30,296,657.16	1.58%	
Accountant	718	1.36%	29,744,860.51	1.55%	
Independent Means	464	0.88%	24,401,948.16	1.28%	
<b>Grand Total</b>	<b>52,828</b>	<b>100.00%</b>	<b>1,913,695,195.88</b>	<b>100.00%</b>	