

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



Report No: **44**  
Reporting Date: **22/8/2022**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>01/07/2022</b>	<b>31/07/2022</b>

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

**I Programme Details** as of 22/8/2022

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) 1.36

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jul-22	20-Oct-22	33	Act/360	0.5470%	250,708.33	-
2	20-May-22	22-Aug-22	94	Act/360	0.1320%	172,333.33	172,333.33
3	20-Jul-22	20-Oct-22	33	Act/360	0.5470%	250,708.33	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/07/2022			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	230,581,431.38	1,649,890,447.09	<b>1,886,529,847.11</b>	235,006,121.17	1,668,294,184.13	<b>1,904,244,104.98</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	230,581,431.38	1,648,708,659.28	<b>1,885,348,059.30</b>	235,006,121.17	1,667,722,036.58	<b>1,903,671,957.43</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	217,230,981.29	1,628,171,780.42	<b>1,851,109,979.61</b>	222,314,355.95	1,646,553,701.67	<b>1,869,760,886.36</b>
A.4	Aggregate Original Principal O/S balance	373,828,955.29	3,356,862,866.76	<b>3,730,691,822.05</b>	378,942,028.71	3,384,071,587.72	<b>3,763,013,616.43</b>
A.5	Average Current Principal O/S balance	68,727.70	34,893.95	<b>37,255.22</b>	69,058.51	34,976.92	<b>37,265.05</b>
A.6	Average Original Principal O/S balance	111,424.43	70,995.13	<b>73,673.76</b>	111,355.28	70,949.36	<b>73,640.19</b>
A.7	Maximum Current Principal O/S balance	681,596.01	4,886,932.65	<b>4,886,932.65</b>	762,575.51	4,898,367.70	<b>4,898,367.70</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	3,355	47,283	<b>50,638</b>	3,403	47,697	<b>51,100</b>
A.10	Weighted Average Seasoning (years)	15.69	13.31	<b>13.61</b>	15.6	13.2	<b>13.5</b>
A.11	Weighted Average Remaining Maturity (years)	13.17	15.40	<b>15.12</b>	13.18	15.43	<b>15.15</b>
A.12	Weighted Average Current Indexed LTV percent (%)	65.43	47.80	<b>50.02</b>	64.42	47.92	<b>49.96</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	48.52	38.23	<b>39.52</b>	47.89	38.33	<b>39.51</b>
A.14	Weighted Average Original LTV percent (%)	64.11	63.69	<b>63.74</b>	63.95	63.67	<b>63.71</b>
A.15	Weighted Average Interest Rate - Total (%)	0.85	2.43	<b>2.23</b>	0.65	2.40	<b>2.18</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.75	1.11	<b>0.97</b>	0.57	1.06	<b>0.87</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.70	97.77	<b>97.89</b>	98.54	92.29	<b>93.07</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.97	1.84	<b>1.73</b>	1.20	7.10	<b>6.37</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.33	0.31	<b>0.32</b>	0.26	0.58	<b>0.54</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)		0.07	<b>0.06</b>		0.03	<b>0.03</b>
A.21	FX Rate	0.9744			0.9960		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2022					
		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	4,772	1,929,209.47	56,422	11,378,073.94	61,194	13,606,214.75
B.2	Partial Prepayments	7	134,157.43	85	971,522.20	92	1,131,204.02
B.3	Whole Prepayments	17	1,277,340.86	119	2,567,519.63	136	3,912,315.85
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>3,340,707.76</b>	-	<b>14,917,115.77</b>	-	<b>18,649,734.62</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2022					
		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	3,712	125,956.82	49,223	3,146,048.73	52,935	3,275,314.76
C.2	Interest From Overdues	1,342	876.82	10,878	6,772.09	12,220	7,671.95
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>126,833.64</b>	-	<b>3,152,820.82</b>	<b>65,155</b>	<b>3,282,986.71</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/07/2022					
		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	3,316	227,573,204.03	46,232	1,613,087,275.99	49,548	1,846,639,414.77
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	39	3,008,227.35	1,025	35,621,383.29	1,064	38,708,644.53
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,355</b>	<b>230,581,431.38</b>	<b>47,257</b>	<b>1,648,708,659.28</b>	<b>50,612</b>	<b>1,885,348,059.30</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	26	1,181,787.81	26	1,181,787.81
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>26</b>	<b>1,181,787.81</b>	<b>26</b>	<b>1,181,787.81</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2022					
		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	2,239,617.21	897	30,431,189.71	927	32,729,647.44
B.2	60 Days < Installment <= 89 Days	9	768,610.14	128	5,190,193.58	137	5,978,997.09
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>39</b>	<b>3,008,227.35</b>	<b>1,025</b>	<b>35,621,383.29</b>	<b>1,064</b>	<b>38,708,644.53</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	26	1,181,787.81	26	1,181,787.81
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>26</b>	<b>1,181,787.81</b>	<b>26</b>	<b>1,181,787.81</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/07/2022					
		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	1,090,767.99	0.00	3,489,743.79	0.00	4,609,169.07
A.2	Number of Loans	0	26	0	277	0	303



## Statutory Tests

as of 31/7/2022

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	316,166.67	
<b>Total Bonds Amount</b>	<b>1,500,316,166.67</b>	
Current Outstanding Balance of Loans	1,886,529,847.11	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,851,109,979.61	
B. Accrued Interest on Loans	3,758,133.49	
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	10,159,722.22	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,844,708,390.87</b>	
Bonds / Nominal Value Assets Percentage	1,734,469,556.84	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,144,809,900.82	
Net Present Value of Liabilities	1,508,602,470.60	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,088,591,894.70	
Net Present Value of Liabilities	1,504,042,043.43	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,216,990,029.17	
Net Present Value of Liabilities	1,520,685,097.51	
<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	50,773,106.29	
Interest due on all series of covered bonds during 1st year	18,940,734.65	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	15,505,182.01	
Required Reserve Amount	19,651,721.29	
Amount credited to the account (payment to BoNY)	4,146,539.27	
Available (Outstanding) Reserve Amount t	19,651,721.29	

<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.

LOAN CURRENCY					
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal	
CHF	3,355	6.63%	236,639,400.02	12.54%	
EUR	47,283	93.37%	1,649,890,447.09	87.46%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>	

  

ORIGINAL LOAN AMOUNT					
	Num of Loans	% of loans	Principal	% of Principal	
0 - 37.500	13,372	26.41%	322,503,067.38	8.64%	
37.501 - 75.000	19,113	37.74%	1,084,277,695.93	29.06%	
75.001 - 100.000	8,032	15.86%	715,621,887.56	19.18%	
100.001 - 150.000	6,782	13.39%	839,895,685.77	22.51%	
150.001 - 250.000	2,621	5.18%	495,710,003.32	13.29%	
250.001 - 500.000	635	1.25%	207,215,892.12	5.55%	
500.001 +	83	0.16%	65,467,589.97	1.75%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>3,730,691,822.05</b>	<b>100.00%</b>	

  

OUTSTANDING LOAN AMOUNT					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 37.500	32,706	64.59%	563,166,439.91	29.85%	
37.501 - 75.000	12,226	24.14%	644,090,339.14	34.14%	
75.001 - 100.000	2,914	5.75%	251,061,333.53	13.31%	
100.001 - 150.000	1,931	3.81%	231,531,041.47	12.27%	
150.001 - 250.000	682	1.35%	126,374,090.07	6.70%	
250.001 - 500.000	156	0.31%	51,258,608.15	2.72%	
500.001 +	23	0.05%	19,047,994.85	1.01%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>	

  

ORIGINATION DATE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
1990-2004	13,224	26.11%	312,804,403.84	16.58%	
2005	4,968	9.81%	210,955,635.12	11.18%	
2006	7,229	14.28%	317,042,449.65	16.81%	
2007	6,318	12.48%	252,765,363.38	13.40%	
2008	4,513	8.91%	153,466,010.76	8.13%	
2009	2,795	5.52%	100,544,618.28	5.33%	
2010	2,595	5.12%	101,179,723.30	5.36%	
2011	1,562	3.08%	54,728,243.40	2.90%	
2012	1,288	2.54%	42,822,078.41	2.27%	
2013	992	1.96%	31,308,559.20	1.66%	
2014	378	0.75%	11,864,026.12	0.63%	
2015	209	0.41%	8,420,589.20	0.45%	
2016	246	0.49%	12,527,068.07	0.66%	
2017	478	0.94%	24,010,190.34	1.27%	
2018	745	1.47%	38,306,719.61	2.03%	
2019	496	0.98%	28,536,466.48	1.51%	
2020	450	0.89%	32,467,027.37	1.72%	
2021	1,848	3.65%	130,472,139.72	6.92%	
2022	304	0.60%	22,308,534.86	1.18%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>	

  

MATURITY DATE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
2022 - 2025	7,747	15.30%	73,340,680.28	3.89%	
2026 - 2030	14,770	29.17%	337,995,710.59	17.92%	
2031 - 2035	10,734	21.20%	421,699,603.35	22.35%	
2036 - 2040	8,034	15.87%	424,216,781.27	22.49%	
2041 - 2045	4,069	8.04%	253,049,590.06	13.41%	
2046 +	5,284	10.43%	376,227,481.56	19.94%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>	

  

REMAIN. TIME TO MATURITY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 40 months	7,235	14.29%	69,020,034.20	3.66%	
40.01 - 60 months	4,934	9.74%	77,117,991.61	4.09%	
60.01 - 90 months	5,830	11.51%	135,463,672.14	7.18%	
90.01 - 120 months	8,716	17.21%	276,500,832.05	14.66%	
120.01 - 150 months	4,250	8.39%	165,806,238.58	8.79%	
150.01 - 180 months	5,942	11.73%	295,122,497.16	15.64%	
over 180 months	13,731	27.12%	867,498,581.37	45.98%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>	

  

INTEREST RATE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 1.00%	3,694	7.29%	253,767,716.92	13.45%	
1.01% - 2.00%	25,672	50.70%	945,850,177.34	50.14%	
2.01% - 3.00%	3,747	7.40%	127,836,674.74	6.78%	
3.01% - 4.00%	4,883	9.64%	275,507,262.18	14.60%	
4.01% - 5.00%	9,641	19.04%	230,208,651.05	12.20%	
5.01% - 6.00%	757	1.49%	16,227,133.82	0.86%	
6.01% - 7.00%	1,138	2.25%	20,144,360.80	1.07%	
7.01% +	1,106	2.18%	16,987,870.25	0.90%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>	

  

CURRENT LTV_Indexed					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	15,712	31.03%	213,611,310.18	11.32%	
20.01% - 30.00%	7,876	15.55%	221,834,889.21	11.76%	
30.01% - 40.00%	6,956	13.74%	268,773,532.02	14.25%	
40.01% - 50.00%	6,111	12.07%	289,276,587.07	15.33%	
50.01% - 60.00%	4,961	9.80%	275,117,338.98	14.58%	
60.01% - 70.00%	3,833	7.57%	248,710,316.93	13.18%	
70.01% - 80.00%	2,591	5.12%	172,563,360.84	9.15%	
80.01% - 90.00%	1,382	2.73%	97,906,551.49	5.19%	
90.01% - 100.00%	734	1.45%	56,876,549.38	3.01%	
100.00% +	482	0.95%	41,859,411.01	2.22%	
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</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%	18,652	36.83%	304,392,173.32	16.14%
20.01% - 30.00%	10,022	19.79%	337,902,329.20	17.91%
30.01% - 40.00%	8,900	17.58%	395,643,113.35	20.97%
40.01% - 50.00%	5,820	11.49%	320,833,473.31	17.01%
50.01% - 60.00%	3,883	7.67%	254,354,723.50	13.48%
60.01% - 70.00%	2,283	4.51%	175,368,478.01	9.30%
70.01% - 80.00%	880	1.74%	72,710,156.52	3.85%
80.01% - 90.00%	133	0.26%	14,126,006.91	0.75%
90.01% - 100.00%	40	0.08%	7,807,165.57	0.41%
100.00% +	25	0.05%	3,392,227.42	0.18%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</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%	3,175	6.27%	48,832,931.69	2.59%
20.01% - 30.00%	4,491	8.87%	100,212,867.38	5.31%
30.01% - 40.00%	6,199	12.24%	167,351,683.26	8.87%
40.01% - 50.00%	7,711	15.23%	250,600,511.10	13.28%
50.01% - 60.00%	8,273	16.34%	317,194,228.71	16.81%
60.01% - 70.00%	7,399	14.61%	326,191,493.94	17.29%
70.01% - 80.00%	7,209	14.24%	341,630,973.13	18.11%
80.01% - 90.00%	3,524	6.96%	167,862,659.16	8.90%
90.01% - 100.00%	2,085	4.12%	125,876,234.41	6.67%
100.00% +	572	1.13%	40,776,264.34	2.16%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,601	40.68%	927,637,470.58	49.17%
Thessaloniki	7,325	14.47%	245,832,469.08	13.03%
Macedonia	5,850	11.55%	158,671,393.74	8.41%
Peloponnese	3,767	7.44%	123,110,115.30	6.53%
Thessaly	3,593	7.10%	102,887,273.83	5.45%
Stereia Ellada	2,718	5.37%	81,699,595.03	4.33%
Creta Island	2,030	4.01%	75,270,127.30	3.99%
Ionian Islands	792	1.56%	30,632,123.20	1.62%
Thrace	1,297	2.56%	39,199,691.88	2.08%
Epirus	1,513	2.99%	45,377,527.51	2.41%
Aegean Islands	1,152	2.27%	56,212,059.67	2.98%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,261	2.49%	87,632,028.49	4.65%
12 - 24	1,103	2.18%	81,353,386.31	4.31%
24 - 36	391	0.77%	26,243,117.40	1.39%
36 - 60	1,300	2.57%	67,376,407.86	3.57%
60 - 96	817	1.61%	38,463,089.12	2.04%
over 96	45,766	90.38%	1,585,461,817.93	84.04%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</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%	123,237.91	0.01%
5 - 10 years	433	0.86%	7,657,689.68	0.41%
10 - 15 years	5,424	10.71%	75,074,760.75	3.98%
15 - 20 years	8,965	17.70%	211,044,568.89	11.19%
20 - 25 years	10,190	20.12%	382,882,747.47	20.30%
25 - 30 years	16,991	33.55%	690,376,136.70	36.60%
30 - 35 years	3,818	7.54%	220,283,322.42	11.68%
35 years +	4,806	9.49%	299,087,383.30	15.85%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	39,469	77.94%	1,389,248,126.45	73.64%
Houses	11,169	22.06%	497,281,720.66	26.36%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,706	21.14%	399,755,030.53	21.19%
Purchase	27,774	54.85%	1,115,444,538.78	59.13%
Repair	9,331	18.43%	289,865,331.69	15.37%
Construction (re-mortgage)	103	0.20%	6,196,665.36	0.33%
Purchase (re-mortgage)	561	1.11%	26,364,202.54	1.40%
Repair (re-mortgage)	285	0.56%	12,116,623.11	0.64%
Equity Release	1,878	3.71%	36,787,455.10	1.95%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	50,491	99.71%	1,871,893,413.99	99.22%
Balloon	147	0.29%	14,636,433.12	0.78%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,748	94.29%	1,699,707,165.49	90.10%
Fixed Converting to Floating	2,708	5.35%	185,136,475.33	9.81%
Fixed to Maturity	182	0.36%	1,686,206.29	0.09%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

Fixed rate assets **9.90%**  
Assets' WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22,857	47.87%	785,244,357.34	46.20%
Euribor 1 Month	1,751	3.67%	73,257,867.61	4.31%
Euribor 3 Months	8,737	18.30%	377,924,052.23	22.23%
Eurobank OEK's Rate	103	0.22%	1,531,045.19	0.09%
Originator Rate	10,904	22.84%	227,527,561.15	13.39%
Saron 1M ISDA (CHF)	2,854	5.98%	200,739,472.56	11.81%
Saron 3M ISDA (CHF)	433	0.91%	32,052,139.98	1.89%
ESTR 1M ISDA (EUR)	31	0.06%	509,410.73	0.03%
Other	78	0.16%	921,258.69	0.05%
<b>Grand Total</b>	<b>47,748</b>	<b>100.00%</b>	<b>1,699,707,165.49</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	44	1.62%	1,699,071.01	0.92%
Euribor 1 Month	49	1.81%	1,875,370.22	1.01%
Euribor 3 Months	2,496	92.17%	177,803,484.22	96.04%
Originator Rate	119	4.39%	3,758,549.88	2.03%
<b>Grand Total</b>	<b>2,708</b>	<b>100.00%</b>	<b>185,136,475.33</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	33	1.22%	989,403.88	0.53%
1 Jan 2023 - 31 Dec 2023	93	3.43%	3,692,090.18	1.99%
1 Jan 2024 - 31 Dec 2025	101	3.73%	5,501,010.92	2.97%
1 Jan 2026 - 31 Dec 2030	243	8.97%	15,033,910.40	8.12%
1 Jan 2031 - 31 Dec 2035	595	21.97%	44,642,534.32	24.11%
1 Jan 2036 - 31 Dec 2040	620	22.90%	40,717,011.20	21.99%
1 Jan 2041 +	1,023	37.78%	74,560,514.43	40.27%
<b>Grand Total</b>	<b>2,708</b>	<b>100.00%</b>	<b>185,136,475.33</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,638	100.00%	1,886,529,847.11	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</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	41,208	81.38%	1,665,754,906.59	88.30%
Y	9,430	18.62%	220,774,940.52	11.70%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,587	95.95%	1,773,707,720.45	94.02%
Y	2,051	4.05%	112,822,126.66	5.98%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,638	100.00%	1,886,529,847.11	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,000	90.84%	1,772,742,978.21	93.97%
Y	4,638	9.16%	113,786,868.90	6.03%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,641	96.06%	1,809,573,363.25	95.92%
Second home/Holiday houses	1,841	3.64%	70,885,867.17	3.76%
Buy-to-let/Non-Owner occupied	54	0.11%	2,676,653.04	0.14%
Other	102	0.20%	3,393,963.65	0.18%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,002	25.68%	560,701,417.64	29.72%
Other Private Employees	7,958	15.72%	319,613,668.16	16.94%
Pensioner	8,645	17.07%	225,962,097.61	11.98%
Civil Servant	6,326	12.49%	210,180,134.56	11.14%
Other Self Employed	2,436	4.81%	120,400,081.06	6.38%
Civil Servant - Policeman	1,730	3.42%	76,260,562.04	4.04%
Unemployed	2,181	4.31%	64,748,790.86	3.43%
Teacher	1,988	3.93%	63,282,443.10	3.35%
Military Personnel	1,243	2.45%	51,499,084.99	2.73%
Salesman	1,273	2.51%	42,927,916.46	2.28%
Civil Servant - Primary School Teachers	1,469	2.90%	42,805,789.82	2.27%
Lawyers - Jurists	491	0.97%	31,789,069.66	1.69%
Accountant	643	1.27%	26,813,469.62	1.42%
Housewife	797	1.57%	26,334,339.66	1.40%
Independent Means	456	0.90%	23,210,981.87	1.23%
<b>Grand Total</b>	<b>50,638</b>	<b>100.00%</b>	<b>1,886,529,847.11</b>	<b>100.00%</b>