

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



Report No: **35**  
Reporting Date: **22/11/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>01/10/2021</b>	<b>31/10/2021</b>

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

**I Programme Details** as of 22/11/2021

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
<b>1</b>	<b>18-Oct-18</b>	<b>XS1896804066</b>	<b>A-</b>	<b>500,000,000.00</b>	<b>Euribor 3M + 0,50%</b>	<b>20-Oct-23</b>	<b>20-Oct-73</b>
<b>2</b>	<b>16-Nov-18</b>	<b>XS1900633212</b>	<b>A-</b>	<b>500,000,000.00</b>	<b>Euribor 3M + 0,50%</b>	<b>20-Nov-23</b>	<b>20-Nov-73</b>
<b>3</b>	<b>16-Nov-18</b>	<b>XS1910934535</b>	<b>A-</b>	<b>500,000,000.00</b>	<b>Euribor 3M + 0,50%</b>	<b>20-Jan-22</b>	<b>20-Jan-72</b>
				<b>1,500,000,000.00</b>			

Fixed Rate Bonds 0%  
Liability WAL (in years) 1.50

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
<b>1</b>	<b>20-Oct-21</b>	<b>20-Jan-22</b>	<b>33</b>	<b>Act/360</b>	<b>0.0000%</b>	<b>0.00</b>	<b>-</b>
<b>2</b>	<b>20-Aug-21</b>	<b>22-Nov-21</b>	<b>94</b>	<b>Act/360</b>	<b>0.0000%</b>	<b>0.00</b>	<b>0.00</b>
<b>3</b>	<b>20-Oct-21</b>	<b>20-Jan-22</b>	<b>33</b>	<b>Act/360</b>	<b>0.0000%</b>	<b>0.00</b>	<b>-</b>

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/10/2021			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	261,523,083.50	1,662,748,956.70	<b>1,909,213,082.14</b>	266,078,391.53	1,680,158,281.28	<b>1,925,844,700.05</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	261,523,083.50	1,661,743,903.64	<b>1,908,208,029.08</b>	266,078,391.53	1,678,811,889.06	<b>1,924,498,307.83</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	247,981,546.44	1,628,142,573.46	<b>1,861,844,907.30</b>	253,492,360.88	1,644,404,198.26	<b>1,878,469,166.75</b>
A.4	Aggregate Original Principal O/S balance	406,220,703.13	3,431,317,910.98	<b>3,837,538,614.11</b>	409,600,989.73	3,445,898,275.88	<b>3,855,499,265.61</b>
A.5	Average Current Principal O/S balance	71,298.55	33,871.44	<b>36,188.12</b>	72,049.39	34,049.90	<b>36,311.34</b>
A.6	Average Original Principal O/S balance	110,747.19	69,898.51	<b>72,738.52</b>	110,912.81	69,834.19	<b>72,694.52</b>
A.7	Maximum Current Principal O/S balance	788,970.51	1,011,103.43	<b>1,011,103.43</b>	790,003.78	1,013,894.06	<b>1,013,894.06</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	3,668	49,090	<b>52,758</b>	3,693	49,344	<b>53,037</b>
A.10	Weighted Average Seasoning (years)	14.9	13.9	<b>14.0</b>	14.8	13.8	<b>13.9</b>
A.11	Weighted Average Remaining Maturity (years)	13.51	15.01	<b>14.81</b>	13.55	15.05	<b>14.86</b>
A.12	Weighted Average Current Indexed LTV percent (%)	64.13	49.70	<b>51.56</b>	63.16	49.84	<b>51.54</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	46.30	37.31	<b>38.47</b>	45.62	37.44	<b>38.48</b>
A.14	Weighted Average Original LTV percent (%)	63.83	60.87	<b>61.25</b>	63.81	60.96	<b>61.32</b>
A.15	Weighted Average Interest Rate - Total (%)	0.63	2.27	<b>2.06</b>	0.62	2.27	<b>2.06</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.01	<b>0.83</b>	0.54	1.01	<b>0.84</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.30	98.20	<b>98.22</b>	98.67	92.00	<b>92.85</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.34	1.44	<b>1.42</b>	1.11	7.40	<b>6.60</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.37	0.30	<b>0.31</b>	0.22	0.52	<b>0.48</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	-	0.06	<b>0.05</b>	-	0.08	<b>0.07</b>
A.21	FX Rate	1.0611			1.0830		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2021					
		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	5,154	2,126,898.06	58,564	11,663,111.98	63,718	13,118,427.59
B.2	Partial Prepayments	4	154,041.50	62	534,036.89	66	657,327.61
B.3	Whole Prepayments	9	407,427.97	76	1,500,782.16	85	1,821,792.46
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,688,367.53</b>	-	<b>13,697,931.03</b>	-	<b>15,597,547.65</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2021					
		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	3,970	134,764.18	50,242	2,949,017.62	54,212	3,076,021.84
C.2	Interest From Overdues	872	585.84	8,328	5,329.49	9,200	5,881.60
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>135,350.02</b>	-	<b>2,954,347.11</b>	<b>63,412</b>	<b>3,081,903.44</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2021					
		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	3,621	257,065,524.56	48,251	1,632,887,644.07	51,872	1,875,150,884.63
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	47	4,457,558.94	819	28,856,259.57	866	33,057,144.44
A.3	<b>Totals (A1+ A2)</b>	<b>3,668</b>	<b>261,523,083.50</b>	<b>49,070</b>	<b>1,661,743,903.64</b>	<b>52,738</b>	<b>1,908,208,029.08</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	20	1,005,053.06	20	1,005,053.06
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>20</b>	<b>1,005,053.06</b>	<b>20</b>	<b>1,005,053.06</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2021					
		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	3,499,510.11	693	23,883,110.35	729	27,181,112.53
B.2	60 Days < Installment <= 89 Days	11	958,048.83	126	4,973,149.22	137	5,876,031.92
B.3	<b>Total (B1+B2=A4)</b>	<b>47</b>	<b>4,457,558.94</b>	<b>819</b>	<b>28,856,259.57</b>	<b>866</b>	<b>33,057,144.44</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	19	898,066.89	19	898,066.89
B.5	120 Days < Installment <= 360 Days	0	0.00	1	106,986.17	1	106,986.17
B.6	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>20</b>	<b>1,005,053.06</b>	<b>20</b>	<b>1,005,053.06</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/10/2021					
		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	1,922,486.03	0.00	3,759,899.41	0.00	5,571,685.32
A.2	Number of Loans	0	16	0	162	0	178



## Statutory Tests

as of 31/10/2021

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	0.00	
Total Bonds Amount	<b>1,500,000,000.00</b>	
Current Outstanding Balance of Loans	1,909,213,082.14	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,861,844,907.30	
B. Accrued Interest on Loans	3,568,390.95	
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	10,763,888.89	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,854,649,409.37</b>	
Bonds / Nominal Value Assets Percentage	1,734,104,046.24	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,165,560,111.51	
Net Present Value of Liabilities	1,510,270,974.78	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,135,496,319.20	
Net Present Value of Liabilities	1,505,096,019.73	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,253,081,274.40	
Net Present Value of Liabilities	1,549,935,496.04	
<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	30,631,440.50	
Interest due on all series of covered bonds during 1st year	295,407.37	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	305,300.72	
Required Reserve Amount	189,714.61	
Amount credited to the account (payment to BoNY)	-115,586.12	
Available (Outstanding) Reserve Amount t	189,714.61	

<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**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,668	6.95%	246,464,125.44	12.91%
EUR	49,090	93.05%	1,662,748,956.70	87.09%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	14,364	27.23%	341,853,928.62	8.91%
37.501 - 75.000	19,827	37.58%	1,124,919,709.55	29.31%
75.001 - 100.000	8,247	15.63%	734,255,309.39	19.13%
100.001 - 150.000	6,928	13.13%	856,261,126.90	22.31%
150.001 - 250.000	2,650	5.02%	500,602,998.26	13.04%
250.001 - 500.000	653	1.24%	213,033,866.64	5.55%
500.001 +	89	0.17%	66,611,674.75	1.74%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>3,837,538,614.11</b>	<b>100.00%</b>

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	34,696	65.76%	596,195,646.09	31.23%
37.501 - 75.000	12,472	23.64%	656,659,070.71	34.39%
75.001 - 100.000	2,867	5.43%	246,440,343.97	12.91%
100.001 - 150.000	1,863	3.53%	221,805,180.12	11.62%
150.001 - 250.000	692	1.31%	127,181,435.94	6.66%
250.001 - 500.000	146	0.28%	47,207,766.56	2.47%
500.001 +	22	0.04%	13,723,638.75	0.72%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,250	27.01%	352,781,352.99	18.48%
2005	5,168	9.80%	229,628,674.48	12.03%
2006	7,762	14.71%	342,150,239.26	17.92%
2007	7,924	15.02%	279,606,875.27	14.65%
2008	4,767	9.04%	171,961,622.23	9.01%
2009	2,885	5.47%	111,262,643.66	5.83%
2010	2,695	5.11%	112,996,623.71	5.92%
2011	1,643	3.11%	59,494,100.26	3.12%
2012	1,419	2.69%	47,437,326.92	2.48%
2013	1,056	2.00%	34,481,872.62	1.81%
2014	403	0.76%	12,751,226.61	0.67%
2015	218	0.41%	8,769,514.14	0.46%
2016	251	0.48%	13,069,570.53	0.68%
2017	498	0.94%	26,490,124.46	1.39%
2018	757	1.43%	40,599,229.98	2.13%
2019	364	0.69%	19,947,266.02	1.04%
2020	137	0.26%	7,934,825.68	0.42%
2021	561	1.06%	37,849,993.32	1.98%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	10,520	19.94%	114,054,884.44	5.97%
2026 - 2030	15,303	29.01%	383,555,002.87	20.09%
2031 - 2035	10,760	20.40%	443,366,764.72	23.22%
2036 - 2040	7,846	14.87%	426,033,669.82	22.31%
2041 - 2045	3,721	7.05%	232,960,395.04	12.20%
2046 +	4,608	8.73%	309,242,365.25	16.20%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,192	15.53%	74,015,451.08	3.88%
40.01 - 60 months	4,528	8.58%	81,795,429.59	4.28%
60.01 - 90 months	6,725	12.75%	145,900,941.18	7.64%
90.01 - 120 months	8,627	16.35%	278,945,721.02	14.61%
120.01 - 150 months	5,326	10.10%	207,666,795.28	10.88%
150.01 - 180 months	5,040	9.55%	247,576,084.39	12.97%
over 180 months	14,320	27.14%	873,312,659.59	45.74%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,898	9.28%	311,672,241.44	16.32%
1.01% - 2.00%	28,549	54.11%	1,058,155,468.51	55.42%
2.01% - 3.00%	3,063	5.81%	92,838,759.06	4.86%
3.01% - 4.00%	3,102	5.88%	152,292,483.81	7.98%
4.01% - 5.00%	9,734	18.45%	232,137,572.83	12.16%
5.01% - 6.00%	873	1.65%	19,461,539.31	1.02%
6.01% - 7.00%	1,299	2.46%	22,860,408.06	1.20%
7.01% +	1,240	2.35%	19,794,609.11	1.04%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>CURRENT LTV_Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,714	29.79%	206,574,842.94	10.82%
20.01% - 30.00%	8,280	15.69%	221,454,610.68	11.60%
30.01% - 40.00%	6,982	13.23%	255,528,374.05	13.38%
40.01% - 50.00%	6,380	12.09%	290,301,596.68	15.21%
50.01% - 60.00%	5,170	9.80%	273,428,804.11	14.32%
60.01% - 70.00%	3,906	7.40%	230,680,537.56	12.08%
70.01% - 80.00%	2,722	5.16%	170,599,347.55	8.94%
80.01% - 90.00%	1,837	3.48%	126,053,952.23	6.60%
90.01% - 100.00%	1,036	1.96%	77,577,226.84	4.06%
100.00% +	731	1.39%	57,013,789.50	2.99%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</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%	19,373	36.72%	316,553,152.22	16.58%
20.01% - 30.00%	10,524	19.95%	347,808,793.57	18.22%
30.01% - 40.00%	9,421	17.86%	414,701,020.01	21.72%
40.01% - 50.00%	6,435	12.20%	347,596,689.93	18.21%
50.01% - 60.00%	4,120	7.81%	263,731,227.00	13.81%
60.01% - 70.00%	2,092	3.97%	147,067,373.51	7.70%
70.01% - 80.00%	631	1.20%	51,589,465.14	2.70%
80.01% - 90.00%	108	0.20%	12,159,916.28	0.64%
90.01% - 100.00%	28	0.05%	4,806,813.87	0.25%
100.00% +	26	0.05%	3,198,630.60	0.17%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</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%	3,601	6.83%	55,640,925.59	2.91%
20.01% - 30.00%	4,798	9.09%	107,748,566.44	5.64%
30.01% - 40.00%	6,559	12.43%	177,148,753.96	9.28%
40.01% - 50.00%	8,086	15.33%	261,626,291.72	13.70%
50.01% - 60.00%	8,526	16.16%	321,206,393.75	16.82%
60.01% - 70.00%	7,697	14.59%	323,997,613.86	16.97%
70.01% - 80.00%	7,378	13.98%	336,502,620.03	17.63%
80.01% - 90.00%	3,691	7.00%	178,586,892.56	9.35%
90.01% - 100.00%	2,126	4.03%	132,096,405.89	6.92%
100.00% +	296	0.56%	14,658,618.33	0.77%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,189	40.16%	912,411,074.37	47.79%
Thessaloniki	7,682	14.56%	251,494,504.52	13.17%
Macedonia	6,204	11.76%	168,407,826.53	8.82%
Peloponnese	3,890	7.37%	127,721,676.31	6.69%
Thessaly	3,774	7.15%	105,198,823.03	5.51%
Sterea Ellada	2,872	5.44%	85,591,544.27	4.48%
Creta Island	2,143	4.06%	79,403,624.97	4.16%
Ionian Islands	836	1.58%	32,857,868.71	1.72%
Thrace	1,371	2.60%	40,487,307.96	2.12%
Epirus	1,593	3.02%	48,584,045.33	2.54%
Aegean Islands	1,204	2.28%	57,054,786.15	2.99%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12 months	602	1.14%	40,204,601.85	2.11%
12 - 24 months	124	0.24%	7,159,103.46	0.37%
24 - 36 months	433	0.82%	23,382,082.40	1.22%
36 - 60 months	1,193	2.26%	64,160,287.68	3.36%
60 - 96 months	905	1.72%	34,165,744.73	1.79%
over 96 months	49,501	93.83%	1,740,141,262.03	91.14%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</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%	138,172.69	0.01%
5 - 10 years	488	0.92%	6,840,519.60	0.36%
10 - 15 years	7,010	13.29%	89,518,667.50	4.69%
15 - 20 years	9,524	18.05%	221,711,140.59	11.61%
20 - 25 years	10,049	19.05%	376,030,353.61	19.70%
25 - 30 years	16,957	32.14%	685,301,782.57	35.89%
30 - 35 years	3,762	7.13%	217,738,025.95	11.40%
35 years +	4,957	9.40%	311,934,419.63	16.34%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,096	77.90%	1,405,877,538.55	73.64%
Houses	11,662	22.10%	503,335,543.59	26.36%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	11,468	21.74%	422,360,772.86	22.12%
Purchase	28,402	53.83%	1,089,755,253.60	57.08%
Repair	9,793	18.56%	307,634,064.94	16.11%
Construction (re-mortgage)	107	0.20%	6,402,265.81	0.34%
Purchase (re-mortgage)	597	1.13%	27,906,561.52	1.46%
Repair (re-mortgage)	307	0.58%	12,834,038.40	0.67%
Equity Release	2,084	3.95%	42,320,125.00	2.22%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	52,582	99.67%	1,893,842,491.01	99.19%
Balloon	176	0.33%	15,370,591.13	0.81%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	51,762	98.11%	1,866,761,886.66	97.78%
Fixed Converting to Floating	769	1.46%	40,571,750.65	2.13%
Fixed to Maturity	227	0.43%	1,879,444.83	0.10%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

Fixed rate assets 2.22%  
Assets' WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,136	6.06%	208,874,653.04	11.19%
Libor 3 Months (CHF)	471	0.91%	33,952,852.66	1.82%
ECB Tracker	25,286	48.85%	877,911,246.62	47.03%
Euribor 1 Month	1,899	3.67%	81,526,615.20	4.37%
Euribor 3 Months	9,030	17.45%	405,571,081.34	21.73%
Libor 1 Month (Euro)	36	0.07%	665,383.10	0.04%
Eurobank OEK's Rate	113	0.22%	1,818,738.42	0.10%
Euribor 6 Months	7	0.01%	19,697.21	0.00%
TBank OEK's Rate	66	0.13%	792,376.89	0.04%
TBank GG Rate	22	0.04%	285,693.76	0.02%
Originator Rate	11,696	22.60%	255,343,548.42	13.68%
<b>Grand Total</b>	<b>51,762</b>	<b>100.00%</b>	<b>1,866,761,886.66</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	69	8.97%	2,573,778.85	6.34%
Euribor 1 Month	52	6.76%	2,123,271.85	5.23%
Euribor 3 Months	502	65.28%	30,607,208.55	75.44%
Originator Rate	146	18.99%	5,267,491.40	12.98%
<b>Grand Total</b>	<b>769</b>	<b>100.00%</b>	<b>40,571,750.65</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	5	0.65%	151,022.85	0.37%
1 Jan 2022 +	764	99.35%	40,420,727.80	99.63%
<b>Grand Total</b>	<b>769</b>	<b>100.00%</b>	<b>40,571,750.65</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	52,758	100.00%	1,909,213,082.14	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</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	42,547	80.65%	1,669,971,253.23	87.47%
Y	10,211	19.35%	239,241,828.91	12.53%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,572	95.86%	1,786,716,235.80	93.58%
Y	2,186	4.14%	122,496,846.34	6.42%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,758	100.00%	1,909,213,082.14	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,650	90.32%	1,783,294,159.00	93.40%
Y	5,108	9.68%	125,918,923.14	6.60%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	50,801	96.29%	1,836,303,226.44	96.18%
Second home/Holiday houses	1,818	3.45%	67,774,199.10	3.55%
Buy-to-let/Non-Owner occupied	37	0.07%	1,772,040.69	0.09%
Other	102	0.19%	3,363,615.90	0.18%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,677	25.92%	574,680,304.55	30.10%
Other Private Employees	7,958	15.08%	288,052,387.48	15.09%
Pensioner	9,111	17.27%	243,774,309.14	12.77%
Civil Servant	6,477	12.28%	212,017,067.18	11.10%
Other Self Employed	2,522	4.78%	118,323,976.86	6.20%
Unemployed	2,544	4.82%	76,587,216.64	4.01%
Civil Servant - Policeman	1,696	3.21%	72,517,699.53	3.80%
Teacher	2,103	3.99%	67,529,687.44	3.54%
Military Personnel	1,268	2.40%	52,886,391.57	2.77%
Civil Servant - Primary School Teachers	1,509	2.86%	45,394,631.25	2.38%
Salesman	1,320	2.50%	42,052,527.89	2.20%
Lawyers - Jurists	508	0.96%	32,683,715.45	1.71%
Housewife	887	1.68%	29,613,673.29	1.55%
Accountant	712	1.35%	29,283,701.51	1.53%
Independent Means	466	0.88%	23,815,792.36	1.25%
<b>Grand Total</b>	<b>52,758</b>	<b>100.00%</b>	<b>1,909,213,082.14</b>	<b>100.00%</b>