

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 131

Reporting Date: 20/5/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2021	30/4/2021

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

I Programme Details as of 20/5/2021

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Baa2	620,000,000.00	Euribor 3M + 0.50%	20-Jul-21	20-Jul-22
4	16-May-16	XS1410482951	Baa2	300,000,000.00	Euribor 3M + 0.50%	21-Feb-22	20-Feb-23
5	19-Mar-18	XS1795267514	Baa2	150,000,000.00	Euribor 3M + 1.25%	21-Mar-22	20-Mar-23
6	11-Jul-18	XS1855456106	Baa2	270,000,000.00	Euribor 3M + 0.50%	20-Jul-21	20-Jul-22
7	4-Feb-21	XS2297243987	Baa2	600,000,000.00	Euribor 3M + 0.50%	20-May-22	20-May-23
				1,940,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.63

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Apr-21	20-Jul-21	30	Act/360	0.0000%	0.00	-
4	22-Feb-21	20-May-21	87	Act/360	0.0000%	0.00	0.00
5	22-Mar-21	20-Jun-21	59	Act/360	0.0000%	0.00	-
6	20-Apr-21	20-Jul-21	30	Act/360	0.0000%	0.00	-
7	4-Feb-21	20-May-21	105	Act/360	0.0000%	0.00	0.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/4/2021			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	474,843,225.25	2,105,101,176.94	2,535,993,395.86	463,700,309.76	2,087,568,079.36	2,506,448,214.64
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	469,391,838.83	2,093,348,380.82	2,519,293,788.11	463,544,299.65	2,084,909,664.85	2,503,648,869.59
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	393,939,169.84	1,930,158,811.13	2,287,635,371.78	389,820,946.49	1,920,834,511.09	2,272,976,287.50
A.4	Aggregate Original Principal O/S balance	502,912,013.69	3,103,382,047.86	3,606,294,061.55	491,458,016.91	3,089,244,144.34	3,580,702,161.25
A.5	Average Current Principal O/S balance	112,923.48	44,053.60	48,778.48	111,493.22	43,795.75	48,363.69
A.6	Average Original Principal O/S balance	119,598.58	64,944.69	69,365.15	118,167.35	64,810.22	69,092.18
A.7	Maximum Current Principal O/S balance	1,084,920.42	4,093,537.48	4,093,537.48	1,086,545.15	4,108,919.95	4,108,919.95
A.8	Maximum Original Principal O/S balance	1,800,000.00	5,500,000.00	5,500,000.00	1,800,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,205	47,785	51,990	4,159	47,666	51,825
A.10	Weighted Average Seasoning (years)	8.12	8.04	8.05	8.36	8.15	8.18
A.11	Weighted Average Remaining Maturity (years)	20.58	19.95	20.06	20.39	19.83	19.92
A.12	Weighted Average Current Indexed LTV percent (%)	88.23	64.74	68.73	87.92	64.73	68.61
A.13	Weighted Average Current Unindexed LTV percent (%)	64.95	49.08	51.78	64.73	48.98	51.61
A.14	Weighted Average Original LTV percent (%)	70.72	62.04	63.52	70.81	62.27	63.70
A.15	Weighted Average Interest Rate - Total (%)	0.43	2.07	1.79	0.44	2.08	1.81
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.21	0.91	0.55	1.23	0.93
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.78	96.47	96.18	94.48	96.33	96.02
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.45	2.08	2.14	3.14	2.36	2.49
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.62	0.89	1.01	2.35	1.18	1.37
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	1.15	0.56	0.66	0.03	0.13	0.11
A.21	FX Rate	1.1020	-	-	1.1070	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2021					
		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	5,449	1,624,848.28	57,844	8,403,336.86	63,293	9,877,790.83
B.2	Partial Prepayments	5	235,710.00	88	853,169.23	93	1,067,062.15
B.3	Whole Prepayments	2	85,557.34	76	1,511,843.98	78	1,589,482.22
B.4	Total Principal Receipts (B1+B2+B3)	-	1,946,115.62	-	10,768,350.07	-	12,534,335.21

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2021					
		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	4,338	159,294.99	49,569	3,426,714.90	53,907	3,571,265.71
C.2	Interest From Overdues	1,385	1,063.85	11,164	7,633.12	12,549	8,598.50
C.3	Total Interest Receipts (C1+C2)	-	160,358.84	-	3,434,348.02	-	3,579,864.21
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/4/2021					
		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	4,042	450,054,694.03	46,281	2,030,826,254.74	50,323	2,439,224,343.70
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	130	19,337,144.80	1,279	62,522,126.08	1,409	80,069,444.41
A.3	Totals (A1+ A2)	4,172	469,391,838.83	47,560	2,093,348,380.82	51,732	2,519,293,788.11
A.4	In Arrears Loans 90 Days To 360 Days	33	5,451,386.42	225	11,752,796.12	258	16,699,607.75
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	33	5,451,386.42	225	11,752,796.12	258	16,699,607.75

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/4/2021					
		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	87	11,645,210.07	903	43,778,149.88	990	54,345,491.14
B.2	60 Days < Installment <= 89 Days	43	7,691,934.73	376	18,743,976.20	419	25,723,953.27
B.3	Total (B1+B2=A4)	130	19,337,144.80	1,279	62,522,126.08	1,409	80,069,444.41
B.4	90 Days < Installment <= 119 Days	33	5,451,386.42	225	11,752,796.12	258	16,699,607.75
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	33	5,451,386.42	225	11,752,796.12	258	16,699,607.75

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/4/2021					
		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	17,460,548.13	4,356,223.42	49,702,110.29	21,476,596.53	65,546,527.83	25,429,612.34
A.2	Number of Loans	112	60	798	584	910	644

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	0.00	
Total Bonds Amount	1,940,000,000.00	
Current Outstanding Balance of Loans	2,535,993,395.86	
A. Adjusted Outstanding Principal of Loans ²	2,287,635,371.78	
B. Accrued Interest on Loans	4,160,285.18	
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	6,124,166.67	
Nominal Value (A+B+C+D-Z)	2,285,671,490.29	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,656,967,340.59	
Net Present Value of Liabilities	1,945,925,190.96	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,595,387,081.20	
Net Present Value of Liabilities	1,940,593,444.20	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,866,068,761.56	
Net Present Value of Liabilities	1,971,112,036.90	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	32,109,205.80	
Interest due on all series of covered bonds during 1st year	0.00	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	268,829.17	
Required Reserve Amount	0.00	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	268,829.17	

¹ Outstanding Accrued Interest on Bonds as at end date of data's reporting period

² The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

³ The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,205	8.09%	430,892,218.92	16.99%
EUR	47,785	91.91%	2,105,101,176.94	83.01%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	17,864	34.36%	398,940,033.48	11.06%
37.501 - 75.000	17,408	33.48%	957,464,471.26	26.55%
75.001 - 100.000	6,995	13.45%	618,229,098.28	17.14%
100.001 - 150.000	5,948	11.44%	734,336,505.87	20.36%
150.001 - 250.000	2,842	5.47%	536,873,578.99	14.89%
250.001 - 500.000	814	1.57%	265,256,261.43	7.36%
500.001 +	119	0.23%	95,194,112.24	2.64%
Grand Total	51,990	100.00%	3,606,294,061.55	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	28,462	54.75%	533,298,357.70	21.03%
37.501 - 75.000	13,952	26.84%	739,583,583.45	29.16%
75.001 - 100.000	4,044	7.78%	348,433,556.72	13.74%
100.001 - 150.000	3,371	6.48%	406,026,124.35	16.01%
150.001 - 250.000	1,597	3.07%	296,760,305.67	11.70%
250.001 - 500.000	490	0.94%	157,591,034.69	6.21%
500.001 +	74	0.14%	54,300,433.27	2.14%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	21/4/2020
1990-2004	9,163	17.62%	219,136,717.48	0/1/1900
2005	3,572	6.87%	156,737,376.81	0/1/1900
2006	4,797	9.23%	225,631,557.38	8.90%
2007	3,687	7.08%	211,479,597.74	8.34%
2008	2,289	4.40%	126,424,637.91	4.99%
2009	1,616	3.11%	82,150,741.58	3.24%
2010	2,263	4.35%	122,889,040.16	4.85%
2011	2,336	4.49%	105,723,295.38	4.17%
2012	2,212	4.25%	75,552,368.70	2.98%
2013	1,569	3.02%	49,139,196.02	1.94%
2014	731	1.41%	24,085,425.29	0.95%
2015	545	1.05%	25,494,644.97	1.01%
2016	523	1.01%	28,289,568.38	1.12%
2017	1,318	2.54%	51,555,785.93	2.03%
2018	1,383	2.66%	55,378,699.90	2.18%
2019	2,847	5.48%	187,024,734.48	7.37%
2020	8,269	15.90%	602,286,201.21	23.75%
2021	2,670	5.14%	187,013,806.54	7.37%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	6,032	11.60%	78,364,244.21	3.09%
2026 - 2030	9,984	19.20%	262,306,765.63	10.34%
2031 - 2035	8,520	16.39%	372,367,406.62	14.68%
2036 - 2040	8,699	16.73%	515,226,941.67	20.32%
2041 - 2045	7,091	13.64%	446,397,200.45	17.60%
2046 +	11,664	22.44%	861,330,837.29	33.96%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,382	6.51%	38,691,490.02	1.53%
40.01 - 60 months	3,137	6.03%	51,378,620.87	2.03%
60.01 - 90 months	4,961	9.54%	101,460,228.50	4.00%
90.01 - 120 months	5,026	9.67%	168,180,836.23	6.63%
120.01 - 150 months	4,110	7.91%	166,062,512.04	6.55%
150.01 - 180 months	4,274	8.22%	207,219,272.85	8.17%
over 180 months	27,100	52.13%	1,803,000,435.35	71.10%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	8,266	15.90%	622,110,854.24	24.53%
1.01% - 2.00%	21,630	41.60%	1,142,901,594.20	45.07%
2.01% - 3.00%	5,465	10.51%	222,048,250.48	8.76%
3.01% - 4.00%	7,055	13.57%	333,640,493.04	13.16%
4.01% - 5.00%	6,244	12.01%	147,054,913.27	5.80%
5.01% - 6.00%	1,160	2.23%	33,825,302.02	1.33%
6.01% - 7.00%	759	1.46%	15,157,110.95	0.60%
7.01% +	1,411	2.71%	19,254,877.66	0.76%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,467	22.06%	176,001,490.91	6.94%
20.01% - 30.00%	5,931	11.41%	191,560,650.92	7.55%
30.01% - 40.00%	5,877	11.30%	240,796,613.80	9.50%
40.01% - 50.00%	4,882	9.39%	239,468,126.77	9.44%
50.01% - 60.00%	4,656	8.96%	259,161,724.89	10.22%
60.01% - 70.00%	4,296	8.26%	271,677,170.94	10.71%
70.01% - 80.00%	3,511	6.75%	244,599,582.66	9.65%
80.01% - 90.00%	2,755	5.30%	192,384,622.55	7.59%
90.01% - 100.00%	2,540	4.89%	196,306,083.11	7.74%
100.00% +	6,075	11.68%	524,037,329.32	20.66%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,671	28.22%	273,126,157.91	10.77%
20.01% - 30.00%	7,450	14.33%	283,737,206.50	11.19%
30.01% - 40.00%	6,998	13.46%	334,953,431.98	13.21%
40.01% - 50.00%	6,188	11.90%	355,241,792.32	14.01%
50.01% - 60.00%	5,274	10.14%	350,591,968.18	13.82%
60.01% - 70.00%	4,979	9.58%	367,320,249.89	14.48%
70.01% - 80.00%	3,865	7.43%	309,371,607.87	12.20%
80.01% - 90.00%	1,436	2.76%	138,622,933.26	5.47%
90.01% - 100.00%	531	1.02%	57,326,215.90	2.26%
100.00% +	598	1.15%	65,701,832.06	2.59%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,923	9.47%	93,592,188.08	3.69%
20.01% - 30.00%	8,523	16.22%	158,844,600.84	6.26%
30.01% - 40.00%	6,542	12.58%	243,578,441.29	9.60%
40.01% - 50.00%	7,102	13.66%	320,786,992.49	12.65%
50.01% - 60.00%	6,920	13.31%	365,602,695.86	14.42%
60.01% - 70.00%	6,478	12.46%	378,390,578.09	14.92%
70.01% - 80.00%	6,706	12.90%	427,339,350.31	16.85%
80.01% - 90.00%	3,764	7.24%	257,330,399.05	10.15%
90.01% - 100.00%	2,320	4.46%	184,661,764.12	7.28%
100.00% +	1,712	3.29%	105,866,385.73	4.17%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,598	43.47%	1,298,427,389.80	51.20%
Thessaloniki	7,234	13.91%	346,135,015.03	13.65%
Macedonia	5,449	10.48%	196,188,062.98	7.74%
Peloponnese	3,761	7.23%	154,396,003.29	6.09%
Thessaly	3,378	6.50%	123,466,842.53	4.87%
Sterea Ellada	2,778	5.34%	107,093,253.30	4.22%
Creta Island	1,909	3.67%	90,580,157.80	3.57%
Ionian Islands	788	1.52%	36,845,960.99	1.45%
Thrace	1,218	2.34%	46,564,169.30	1.84%
Epirus	1,342	2.58%	47,402,311.39	1.87%
Aegean Islands	1,535	2.95%	88,894,229.43	3.51%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	8,611	16.56%	600,818,050.01	23.69%
12 - 24	4,610	8.87%	351,550,281.79	13.86%
24 - 36	1,513	2.91%	60,759,254.84	2.40%
36 - 60	2,144	4.12%	90,910,055.34	3.58%
60 - 96	2,166	4.17%	81,960,214.33	3.23%
over 96	32,946	63.37%	1,349,995,539.55	53.23%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	269	0.52%	6,726,479.64	0.27%
5 - 10 years	1,568	3.02%	34,059,854.72	1.34%
10 - 15 years	4,790	9.21%	139,871,915.40	5.52%
15 - 20 years	8,515	16.38%	311,582,770.15	12.29%
20 - 25 years	9,305	17.90%	444,232,792.49	17.52%
25 - 30 years	14,270	27.45%	719,855,388.25	28.39%
30 - 35 years	7,467	14.36%	537,888,652.00	21.21%
35 years +	5,806	11.17%	341,775,543.21	13.48%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	38,351	73.77%	1,777,891,710.64	70.11%
Houses	13,639	26.23%	758,101,685.22	29.89%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,052	19.33%	488,629,623.92	19.27%
Purchase	23,753	45.69%	1,336,093,807.47	52.69%
Repair	10,364	19.93%	466,556,622.20	18.40%
Construction (re-mortgage)	163	0.31%	11,305,337.08	0.45%
Purchase (re-mortgage)	665	1.28%	41,536,962.46	1.64%
Repair (re-mortgage)	487	0.94%	29,531,077.02	1.16%
Equity Release	6,506	12.51%	162,339,965.71	6.40%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	49,784	95.76%	2,472,893,589.36	97.51%
Balloon	2,206	4.24%	63,099,806.50	2.49%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,996	92.32%	2,368,466,211.62	93.39%
Fixed Converting to Floating	3,839	7.38%	164,844,694.40	6.50%
Fixed to Maturity	155	0.30%	2,682,489.84	0.11%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

Fixed rate assets 6.61%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,756	5.74%	289,068,155.96	12.20%
Libor 3 Months (CHF)	1,318	2.75%	136,646,511.20	5.77%
ECB Tracker	10,802	22.51%	426,160,126.68	17.99%
Euribor 1 Month	4,502	9.38%	275,673,880.63	11.64%
Euribor 3 Months	20,453	42.61%	1,080,099,462.15	45.60%
Libor 1 Month (Euro)	101	0.21%	2,153,899.43	0.09%
Eurobank OEK's Rate	168	0.35%	3,336,329.20	0.14%
Euribor 6 Months	4	0.01%	36,579.42	0.00%
TBank OEK's Rate	25	0.05%	552,348.09	0.02%
TBank GG Rate	11	0.02%	260,796.78	0.01%
Originator Rate	7,856	16.37%	154,478,122.08	6.52%
Grand Total	47,996	100.00%	2,368,466,211.62	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7	0.18%	297,808.03	0.18%
Libor 3 Months (CHF)	72	1.88%	2,647,662.03	1.61%
ECB Tracker	127	3.31%	4,860,440.06	2.95%
Euribor 1 Month	732	19.07%	19,277,116.91	11.69%
Euribor 3 Months	2,753	71.71%	131,915,273.77	80.02%
Originator Rate	148	3.86%	5,846,393.60	3.55%
Grand Total	3,839	100.00%	164,844,694.40	100.00%

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	626	16.31%	18,271,265.63	11.08%
1 Jan 2022 +	3,213	83.69%	146,573,428.77	88.92%
Grand Total	3,839	100.00%	164,844,694.40	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,969	99.96%	2,535,185,357.90	99.97%
Y	21	0.04%	808,037.96	0.03%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	20	95.24%	803,756.17	99.47%
OEK Subsidy	1	4.76%	4,281.79	0.53%
Grand Total	21	100.00%	808,037.96	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,212	81.19%	2,187,659,824.40	86.26%
Y	9,778	18.81%	348,333,571.46	13.74%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,815	97.74%	2,452,800,235.99	96.72%
Y	1,175	2.26%	83,193,159.87	3.28%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,697	95.59%	2,382,735,224.76	93.96%
S	2,293	4.41%	153,258,171.10	6.04%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,113	90.62%	2,368,544,084.62	93.40%
Y	4,877	9.38%	167,449,311.24	6.60%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	49,774	95.74%	2,426,881,333.02	95.70%
Second home/Holiday houses	2,056	3.95%	102,179,710.43	4.03%
Buy-to-let/Non-Owner occupied	77	0.15%	3,574,506.38	0.14%
Other	83	0.16%	3,357,846.02	0.13%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,029	26.98%	797,119,186.07	31.43%
Other Private Employees	7,030	13.52%	356,135,376.70	14.04%
Pensioner	9,098	17.50%	318,657,367.16	12.57%
Other Self employed	2,945	5.66%	187,159,960.26	7.38%
Civil Servant	4,824	9.28%	183,763,959.39	7.25%
Unemployed	3,984	7.66%	168,295,177.42	6.64%
Bank employee	1,936	3.72%	131,160,265.22	5.17%
Civil Servant - Policeman	1,391	2.68%	70,134,232.70	2.77%
Salesman	1,210	2.33%	55,832,169.48	2.20%
Teacher	1,366	2.63%	54,358,083.22	2.14%
Housewife	1,175	2.26%	50,125,353.00	1.98%
Military Personnel	943	1.81%	47,879,512.46	1.89%
Independent means	610	1.17%	42,460,426.68	1.67%
Lawyers - Jurists	497	0.96%	38,978,219.21	1.54%
Civil Servant - Primary school teachers	952	1.83%	33,934,107.88	1.34%
Grand Total	51,990	100.00%	2,535,993,395.86	100.00%