

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



Report No: **129**  
Reporting Date: **22/3/2021**

|                               |               |             |
|-------------------------------|---------------|-------------|
| Period of Loan Data Reported: | Starting Date | Ending Date |
|                               | 1/2/2021      | 28/2/2021   |

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

**I Programme Details** as of 22/3/2021

| Series | Issue Date | ISIN         | Moody's Rating | Original Balance<br>(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% | 22-Mar-21 | 21-Mar-22      |
| 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) 0.72

| Series | Interest Period |           | Actual Days | Accrued Base | Current Interest Rate | Interest Accrued | Interest Paid |
|--------|-----------------|-----------|-------------|--------------|-----------------------|------------------|---------------|
|        | Start date      | End Date  |             |              |                       |                  |               |
| 3      | 20-Jan-21       | 20-Apr-21 | 61          | Act/360      | 0.0000%               | 0.00             | -             |
| 4      | 22-Feb-21       | 20-May-21 | 28          | Act/360      | 0.0000%               | 0.00             | -             |
| 5      | 21-Dec-20       | 22-Mar-21 | 91          | Act/360      | 0.7090%               | 268,829.17       | 268,829.17    |
| 6      | 20-Jan-21       | 20-Apr-21 | 61          | Act/360      | 0.0000%               | 0.00             | -             |
| 7      | 4-Feb-21        | 20-May-21 | 46          | Act/360      | 0.0000%               | 0.00             | -             |

\* As of 10/04 we proceeded with the cancellation of 100min out of ISIN XS0515809662

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

**Part 1 - Mortgage Asset Portfolio**

| -A-  | MORTGAGE POOL SUMMARY INFO   | As of 28/2/2021 |                  |   | Previous Report |                  |   |
|------|--|-----------------|------------------|---|-----------------|------------------|---|
|      |  | CHF             | EUR              | Total €<br>(Calculated using fixing F/X Rate) | CHF             | EUR              | Total €<br>(Calculated using fixing F/X Rate) |
| A.1  | Aggregate Current Principal O/S balance  | 424,647,856.60  | 2,010,469,000.21 | 2,397,004,460.43                              | 425,306,051.82  | 1,994,077,342.72 | 2,387,952,182.34                              |
| A.2  | Aggregate Current Principal O/S balance ( Bucket<=3)                           | 424,177,661.85  | 2,008,394,747.65 | 2,394,502,213.38                              | 425,306,051.82  | 1,993,438,877.55 | 2,387,313,717.17                              |
| A.3  | Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3) | 357,922,691.72  | 1,852,325,004.84 | 2,178,123,923.21                              | 353,070,346.14  | 1,836,024,277.73 | 2,163,001,816.29                              |
| A.4  | Aggregate Original Principal O/S balance                                       | 457,503,758.39  | 3,019,945,272.79 | 3,477,449,031.18                              | 461,529,560.60  | 3,024,379,717.73 | 3,485,909,278.33                              |
| A.5  | Average Current Principal O/S balance  | 109,473.54      | 43,153.30        | 47,495.53                                     | 110,068.85      | 42,533.96        | 47,056.95                                     |
| A.6  | Average Original Principal O/S balance   | 117,943.74      | 64,820.99        | 68,904.04                                     | 119,443.47      | 64,510.47        | 68,693.28                                     |
| A.7  | Maximum Current Principal O/S balance  | 1,086,545.15    | 4,124,275.29     | 4,124,275.29                                  | 1,085,995.63    | 4,139,603.55     | 4,139,603.55                                  |
| A.8  | Maximum Original Principal O/S balance   | 1,097,900.60    | 5,500,000.00     | 5,500,000.00                                  | 1,117,015.74    | 5,500,000.00     | 5,500,000.00                                  |
| A.9  | Total Number of Loans  | 3,879           | 46,589           | 50,468  | 3,864           | 46,882           | 50,746  |
| A.10 | Weighted Average Seasoning (years)   | 9.25            | 8.55             | 8.67  | 9.78            | 8.87             | 9.02  |
| A.11 | Weighted Average Remaining Maturity (years)                                    | 19.57           | 19.41            | 19.44   | 19.04           | 19.01            | 19.02   |
| A.12 | Weighted Average Current Indexed LTV percent (%)                               | 87.75           | 64.35            | 68.12   | 90.13           | 64.49            | 68.72   |
| A.13 | Weighted Average Current Unindexed LTV percent (%)                             | 64.64           | 48.72            | 51.29   | 66.54           | 48.81            | 51.73   |
| A.14 | Weighted Average Original LTV percent (%)                                      | 70.94           | 62.77            | 64.09   | 71.99           | 63.27            | 64.70   |
| A.15 | Weighted Average Interest Rate - Total (%)                                     | 0.44            | 2.12             | 1.85  | 0.45            | 2.14             | 1.86  |
| A.16 | Weighted Average Interest Rate - (%) - Preferential Rate                       | 0.54            | 1.22             | 0.92  | 0.54            | 1.24             | 0.92  |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%)                                | 95.32           | 96.73            | 96.50   | 99.53           | 98.99            | 99.08   |
| A.18 | OS Principal of In Arrears Loans - 30-59 dpd (%)                               | 4.49            | 2.87             | 3.13  | 0.25            | 0.70             | 0.63  |
| A.19 | OS Principal of In Arrears Loans - 60-89 dpd (%)                               | 0.08            | 0.30             | 0.27  | 0.23            | 0.27             | 0.27  |
| A.20 | OS Principal of In Arrears Loans - 90+ dpd (%)                                 | 0.11            | 0.10             | 0.10  | NULL            | 0.03             | 0.03  |
| A.21 | FX Rate  | 1.0986          | -                | -   | 1.0798          | -                | -   |

| -B-        | Principal Receipts For Performing<br>Or Delinquent / In Arrears Loans | As of 28/2/2021 |                     |             |                      |  |                      |
|------------|---|-----------------|---------------------|-------------|----------------------|--|----------------------|
|            |   | 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   | 4,466           | 1,446,879.52        | 54,193      | 8,014,886.33         | 58,659                                     | 9,331,907.56         |
| B.2        | Partial Prepayments   | 5               | 165,155.91          | 87          | 738,834.05           | 92   | 889,167.12           |
| B.3        | Whole Prepayments   | 3               | 243,515.33          | 64          | 1,893,429.39         | 67   | 2,115,089.08         |
| <b>B.4</b> | <b>Total Principal Receipts (B1+B2+B3)</b>                            | -               | <b>1,855,550.76</b> | -           | <b>10,647,149.77</b> | -  | <b>12,336,163.75</b> |

| -C-        | Non-Principal Receipts For Performing<br>Or Delinquent / In Arrears Loans | As of 28/2/2021 |                   |             |                     |  |                     |
|------------|---|-----------------|-------------------|-------------|---------------------|--|---------------------|
|            |   | 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  | 3,841           | 139,883.08        | 47,041      | 3,256,947.12        | 50,882                                     | 3,384,275.61        |
| C.2        | Interest From Overdues  | 1,304           | 841.06            | 9,042       | 6,212.37            | 10,346                                     | 6,977.94            |
| <b>C.3</b> | <b>Total Interest Receipts (C1+C2)</b>                                    | -               | <b>140,724.14</b> | -           | <b>3,263,159.49</b> | -  | <b>3,391,253.56</b> |
| C.4        | Levy 128 To Be Paid To Servicer (in case of an Event)                     | -               | -                 | -           | -                   | -  | -                   |

### Part 2 - Portfolio Status

| -A-        | Portfolio Status                              | As of 28/2/2021 |                       |               |                         |  |                         |
|------------|---|-----------------|-----------------------|---------------|-------------------------|--|-------------------------|
|            |   | 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                              | 3,737           | 404,793,671.55        | 45,139        | 1,944,662,005.78        | 48,876                                     | 2,313,125,205.81        |
| A.2        | Delinquent/In Arrears Loans 30 Day To 89 Days | 134             | 19,383,990.30         | 1,390         | 63,732,741.87           | 1,524                                      | 81,377,007.57           |
| <b>A.3</b> | <b>Totals (A1+ A2)</b>                        | <b>3,871</b>    | <b>424,177,661.85</b> | <b>46,529</b> | <b>2,008,394,747.65</b> | <b>50,400</b>                              | <b>2,394,502,213.38</b> |
| A.4        | In Arrears Loans 90 Days To 360 Days          | 8               | 470,194.75            | 60            | 2,074,252.56            | 68   | 2,502,247.05            |
| A.5        | Denounced Loans                               | 0               | 0.00                  | 0             | 0.00                    | 0  | 0.00                    |
| <b>A.6</b> | <b>Totals (A4+ A5)</b>                        | <b>8</b>        | <b>470,194.75</b>     | <b>60</b>     | <b>2,074,252.56</b>     | <b>68</b>                                  | <b>2,502,247.05</b>     |

| -B-        | Breakdown of In Arrears Loans Number Of Days Past Due | As of 28/2/2021 |                      |              |                      |  |                      |
|------------|---|-----------------|----------------------|--------------|----------------------|--|----------------------|
|            |   | 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                      | 129             | 19,046,901.58        | 1,236        | 57,665,510.62        | 1,365                                      | 75,002,941.51        |
| B.2        | 60 Days < Installment <= 89 Days                      | 5               | 337,088.72           | 154          | 6,067,231.25         | 159  | 6,374,066.06         |
| <b>B.3</b> | <b>Total (B1+B2=A4)</b>                               | <b>134</b>      | <b>19,383,990.30</b> | <b>1,390</b> | <b>63,732,741.87</b> | <b>1,524</b>                               | <b>81,377,007.57</b> |
| B.4        | 90 Days < Installment <= 119 Days                     | 8               | 470,194.75           | 60           | 2,074,252.56         | 68   | 2,502,247.05         |
| 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>8</b>        | <b>470,194.75</b>    | <b>60</b>    | <b>2,074,252.56</b>  | <b>68</b>                                  | <b>2,502,247.05</b>  |

### Part 3 - Replenishment Loans - Removed Loans

| -A- | Loan Amounts During The Period | As of 28/2/2021     |               |                     |               |  |               |
|-----|--------------------------------|---------------------|---------------|---------------------|---------------|--|---------------|
|     |                                | 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      | 23,093,161.50       | 21,848,570.04 | 90,922,555.61       | 64,129,718.55 | 111,943,092.20                             | 84,017,366.50 |
| A.2 | Number of Loans                | 1,587               | 186           | 1,436               | 1,639         | 3,023                                      | 1,825         |



## Statutory Tests

as of 28/2/2021

|   |                         |             |
|---|-------------------------|-------------|
| Outstanding Bonds Principal   | 1,940,000,000.00        |             |
| Outstanding Accrued Interest on Bonds <sup>1</sup>  | 206,791.67              |             |
| Total Bonds Amount  | <b>1,940,206,791.67</b> |             |
| Current Outstanding Balance of Loans  | 2,397,004,460.43        |             |
| A. Adjusted Outstanding Principal of Loans <sup>2</sup>   | 2,178,123,923.21        |             |
| B. Accrued Interest on Loans  | 4,160,475.55            |             |
| 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  | 7,009,444.44            |             |
| <b>Nominal Value (A+B+C+D-Z)</b>  | <b>2,175,274,954.32</b> |             |
| Bonds / Nominal Value Assets Percentage   | 2,086,243,862.01        |             |
| <b>Nominal Value Test Result</b>  |                         | <b>Pass</b> |
| <b>Net Present Value Test</b>   |                         | <b>Pass</b> |
| Net Present Value   | 2,523,104,651.97        |             |
| Net Present Value of Liabilities  | 1,946,938,833.73        |             |
| <i>Parallel shift +200bps of current interest rate curve</i>  |                         | <b>Pass</b> |
| Net Present Value   | 2,462,574,088.24        |             |
| Net Present Value of Liabilities  | 1,940,322,975.54        |             |
| <i>Parallel shift -200bps of current interest rate curve</i>  |                         | <b>Pass</b> |
| Net Present Value   | 2,721,897,606.50        |             |
| Net Present Value of Liabilities  | 1,975,845,291.76        |             |
| <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 | 6,337,790.44            |             |
| Interest due on all series of covered bonds during 1st year   | 265,146.58              |             |
| <b>Parameters</b>   |                         |             |
| LTV Cap   | 80.00%                  |             |
| Asset Percentage BoG  | 95.00%                  |             |
| Asset Percentage <sup>3</sup>   | 93.00%                  |             |
| Negative carry Margin   | 0.50%                   |             |
| <b>Reserve Ledger <sup>4</sup></b>  |                         |             |
| Opening Balance   | 1,125,489.08            |             |
| Required Reserve Amount   | 268,829.17              |             |
| Amount credited to the account (payment to BoNY)  | -856,659.91             |             |
| Available (Outstanding) Reserve Amount t  | 268,829.17              |             |

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of data's 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.

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

<sup>4</sup> 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                | 3,879         | 7.69%          | 386,535,460.22          | 16.13%            |
| EUR                | 46,589        | 92.31%         | 2,010,469,000.21        | 83.87%            |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>    |

| ORIGINAL LOAN AMOUNT |               |                |                         |                |
|----------------------|---------------|----------------|-------------------------|----------------|
|                      | Num of Loans  | % of loans     | Principal               | 1/1/2020       |
| 0 - 37.500           | 17,566        | 34.81%         | 386,506,433.47          | 11.11%         |
| 37.501 - 75.000      | 16,740        | 33.17%         | 922,271,537.27          | 26.52%         |
| 75.001 - 100.000     | 6,800         | 13.47%         | 601,822,276.15          | 17.31%         |
| 100.001 - 150.000    | 5,739         | 11.37%         | 709,343,949.48          | 20.40%         |
| 150.001 - 250.000    | 2,745         | 5.44%          | 519,632,846.60          | 14.94%         |
| 250.001 - 500.000    | 768           | 1.52%          | 250,258,456.18          | 7.20%          |
| 500.001 +            | 110           | 0.22%          | 87,613,532.03           | 2.52%          |
| <b>Grand Total</b>   | <b>50,468</b> | <b>100.00%</b> | <b>3,477,449,031.18</b> | <b>100.00%</b> |

| OUTSTANDING LOAN AMOUNT |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 37.500              | 28,243        | 55.96%         | 523,742,826.98          | 21.85%                     |
| 37.501 - 75.000         | 13,325        | 26.40%         | 705,972,160.24          | 29.45%                     |
| 75.001 - 100.000        | 3,811         | 7.55%          | 328,424,710.24          | 13.70%                     |
| 100.001 - 150.000       | 3,115         | 6.17%          | 375,249,472.73          | 15.65%                     |
| 150.001 - 250.000       | 1,464         | 2.90%          | 272,324,776.92          | 11.36%                     |
| 250.001 - 500.000       | 443           | 0.88%          | 142,013,927.07          | 5.92%                      |
| 500.001 +               | 67            | 0.13%          | 49,276,586.25           | 2.06%                      |
| <b>Grand Total</b>      | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| ORIGINATION DATE   |               |                |                         |                |
|--------------------|---------------|----------------|-------------------------|----------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | 21/4/2020      |
| 1990-2004          | 9,377         | 18.58%         | 228,884,631.14          | 0/1/1900       |
| 2005               | 3,664         | 7.26%          | 163,155,335.98          | 6.81%          |
| 2006               | 4,936         | 9.78%          | 232,219,767.69          | 9.69%          |
| 2007               | 3,975         | 7.88%          | 220,923,946.78          | 9.22%          |
| 2008               | 2,341         | 4.64%          | 131,752,921.14          | 5.50%          |
| 2009               | 1,650         | 3.27%          | 84,918,521.40           | 3.54%          |
| 2010               | 2,319         | 4.59%          | 126,841,506.13          | 5.29%          |
| 2011               | 2,428         | 4.81%          | 109,244,642.91          | 4.56%          |
| 2012               | 2,304         | 4.57%          | 78,673,567.40           | 3.28%          |
| 2013               | 1,612         | 3.19%          | 50,617,792.81           | 2.11%          |
| 2014               | 746           | 1.48%          | 24,574,131.84           | 1.03%          |
| 2015               | 539           | 1.07%          | 25,431,709.68           | 1.06%          |
| 2016               | 599           | 1.19%          | 30,817,639.97           | 1.29%          |
| 2017               | 1,812         | 3.59%          | 67,337,055.49           | 2.81%          |
| 2018               | 1,395         | 2.76%          | 56,121,228.08           | 2.34%          |
| 2019               | 2,862         | 5.67%          | 187,933,681.54          | 7.84%          |
| 2020               | 7,909         | 15.67%         | 577,556,380.46          | 24.09%         |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b> |

| MATURITY DATE      |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 2021 - 2025        | 6,810         | 13.49%         | 101,573,299.41          | 4.24%                      |
| 2026 - 2030        | 10,001        | 19.82%         | 268,248,974.50          | 11.19%                     |
| 2031 - 2035        | 8,354         | 16.55%         | 368,962,901.45          | 15.39%                     |
| 2036 - 2040        | 8,346         | 16.54%         | 498,747,779.51          | 20.81%                     |
| 2041 - 2045        | 6,665         | 13.21%         | 417,142,504.81          | 17.40%                     |
| 2046 +             | 10,292        | 20.39%         | 742,329,000.76          | 30.97%                     |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| REMAIN. TIME TO MATURITY |               |                |                         |                            |
|--------------------------|---------------|----------------|-------------------------|----------------------------|
|                          | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 40 months            | 3,881         | 7.69%          | 55,648,445.80           | 2.32%                      |
| 40.01 - 60 months        | 3,174         | 6.29%          | 51,783,850.52           | 2.16%                      |
| 60.01 - 90 months        | 5,031         | 9.97%          | 104,546,779.17          | 4.36%                      |
| 90.01 - 120 months       | 4,871         | 9.65%          | 164,336,039.79          | 6.86%                      |
| 120.01 - 150 months      | 4,131         | 8.19%          | 167,161,206.59          | 6.97%                      |
| 150.01 - 180 months      | 4,026         | 7.98%          | 193,022,021.66          | 8.05%                      |
| over 180 months          | 25,354        | 50.24%         | 1,660,506,116.89        | 69.27%                     |
| <b>Grand Total</b>       | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| INTEREST RATE      |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 1.00%      | 8,446         | 16.74%         | 589,884,401.80          | 24.60%                     |
| 1.01% - 2.00%      | 19,518        | 38.67%         | 1,021,142,520.22        | 42.60%                     |
| 2.01% - 3.00%      | 5,647         | 11.19%         | 230,233,319.05          | 9.61%                      |
| 3.01% - 4.00%      | 7,131         | 14.13%         | 333,228,688.44          | 13.90%                     |
| 4.01% - 5.00%      | 6,307         | 12.50%         | 150,691,343.39          | 6.29%                      |
| 5.01% - 6.00%      | 1,200         | 2.38%          | 35,873,927.75           | 1.50%                      |
| 6.01% - 7.00%      | 781           | 1.55%          | 15,985,906.73           | 0.67%                      |
| 7.01% +            | 1,438         | 2.85%          | 20,164,353.05           | 0.84%                      |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| CURRENT LTV_Indexed |               |                |                         |                            |
|---------------------|---------------|----------------|-------------------------|----------------------------|
|                     | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 20.00%      | 11,341        | 22.47%         | 173,426,222.20          | 7.24%                      |
| 20.01% - 30.00%     | 5,843         | 11.58%         | 185,530,166.20          | 7.74%                      |
| 30.01% - 40.00%     | 5,805         | 11.50%         | 232,339,758.44          | 9.69%                      |
| 40.01% - 50.00%     | 4,706         | 9.32%          | 228,169,202.48          | 9.52%                      |
| 50.01% - 60.00%     | 4,530         | 8.98%          | 249,617,303.18          | 10.41%                     |
| 60.01% - 70.00%     | 4,177         | 8.28%          | 261,934,548.15          | 10.93%                     |
| 70.01% - 80.00%     | 3,349         | 6.64%          | 225,259,101.53          | 9.40%                      |
| 80.01% - 90.00%     | 2,616         | 5.18%          | 180,240,975.89          | 7.52%                      |
| 90.01% - 100.00%    | 2,367         | 4.69%          | 178,029,257.06          | 7.43%                      |
| 100.00% +           | 5,734         | 11.36%         | 482,457,925.31          | 20.13%                     |
| <b>Grand Total</b>  | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</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%               | 14,468        | 28.67%         | 266,481,855.59          | 11.12%                     |
| 20.01% - 30.00%              | 7,348         | 14.56%         | 275,396,758.07          | 11.49%                     |
| 30.01% - 40.00%              | 6,783         | 13.44%         | 315,708,484.69          | 13.17%                     |
| 40.01% - 50.00%              | 6,001         | 11.89%         | 340,612,604.70          | 14.21%                     |
| 50.01% - 60.00%              | 5,041         | 9.99%          | 327,443,183.36          | 13.66%                     |
| 60.01% - 70.00%              | 4,748         | 9.41%          | 345,595,869.95          | 14.42%                     |
| 70.01% - 80.00%              | 3,732         | 7.39%          | 292,333,549.43          | 12.20%                     |
| 80.01% - 90.00%              | 1,316         | 2.61%          | 123,581,325.38          | 5.16%                      |
| 90.01% - 100.00%             | 480           | 0.95%          | 50,772,962.04           | 2.12%                      |
| 100.00% +                    | 551           | 1.09%          | 59,077,867.23           | 2.46%                      |
| <b>Grand Total</b>           | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</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%      | 4,760         | 9.43%          | 87,854,216.20           | 3.66%                      |
| 20.01% - 30.00%     | 5,305         | 10.51%         | 148,596,402.49          | 6.20%                      |
| 30.01% - 40.00%     | 6,301         | 12.49%         | 224,615,754.97          | 9.37%                      |
| 40.01% - 50.00%     | 6,770         | 13.41%         | 300,510,018.24          | 12.54%                     |
| 50.01% - 60.00%     | 6,628         | 13.13%         | 338,498,343.46          | 14.12%                     |
| 60.01% - 70.00%     | 6,219         | 12.32%         | 355,768,900.55          | 14.84%                     |
| 70.01% - 80.00%     | 6,479         | 12.84%         | 402,258,018.42          | 16.78%                     |
| 80.01% - 90.00%     | 3,717         | 7.37%          | 244,129,456.46          | 10.18%                     |
| 90.01% - 100.00%    | 2,379         | 4.71%          | 182,375,324.18          | 7.61%                      |
| 100.00% +           | 1,910         | 3.78%          | 112,598,025.46          | 4.70%                      |
| <b>Grand Total</b>  | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| <b>LOCATION OF PROPERTY</b> |               |                |                         |                            |
|-----------------------------|---------------|----------------|-------------------------|----------------------------|
|                             | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Attica                      | 21,961        | 43.51%         | 1,232,521,916.50        | 51.42%                     |
| Thessaloniki                | 7,021         | 13.91%         | 326,143,166.39          | 13.61%                     |
| Macedonia                   | 5,318         | 10.54%         | 184,728,797.57          | 7.71%                      |
| Peloponnese                 | 3,654         | 7.24%          | 145,730,648.14          | 6.08%                      |
| Thessaly                    | 3,261         | 6.46%          | 115,600,296.93          | 4.82%                      |
| Sterea Ellada               | 2,716         | 5.38%          | 101,630,158.89          | 4.24%                      |
| Creta Island                | 1,830         | 3.63%          | 85,690,900.12           | 3.57%                      |
| Ionian Islands              | 750           | 1.49%          | 33,532,349.03           | 1.40%                      |
| Thrace                      | 1,180         | 2.34%          | 44,358,476.42           | 1.85%                      |
| Epirus                      | 1,312         | 2.60%          | 45,319,170.24           | 1.89%                      |
| Aegean Islands              | 1,465         | 2.90%          | 81,748,580.19           | 3.41%                      |
| <b>Grand Total</b>          | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| <b>SEASONING</b>   |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 12             | 6,424         | 12.73%         | 454,261,420.93          | 18.95%                     |
| 12 - 24            | 4,040         | 8.01%          | 298,163,206.89          | 12.44%                     |
| 24 - 36            | 1,446         | 2.87%          | 60,225,870.46           | 2.51%                      |
| 36 - 60            | 2,613         | 5.18%          | 103,698,192.47          | 4.33%                      |
| 60 - 96            | 2,399         | 4.75%          | 87,525,930.23           | 3.65%                      |
| over 96            | 33,546        | 66.47%         | 1,393,129,839.46        | 58.12%                     |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</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            | 822           | 1.63%          | 23,830,925.51           | 0.99%                      |
| 5 - 10 years           | 1,480         | 2.93%          | 30,856,466.23           | 1.28%                      |
| 10 - 15 years          | 4,572         | 9.06%          | 129,958,998.43          | 5.42%                      |
| 15 - 20 years          | 8,190         | 16.23%         | 292,561,880.46          | 12.21%                     |
| 20 - 25 years          | 8,906         | 17.65%         | 417,476,642.82          | 17.42%                     |
| 25 - 30 years          | 13,655        | 27.06%         | 679,225,350.00          | 28.34%                     |
| 30 - 35 years          | 6,775         | 13.42%         | 466,257,930.04          | 19.45%                     |
| 35 years +             | 6,068         | 12.02%         | 356,836,266.94          | 14.89%                     |
| <b>Grand Total</b>     | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| <b>REAL ESTATE TYPE</b> |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Flats                   | 37,322        | 73.95%         | 1,688,526,208.06        | 70.44%                     |
| Houses                  | 13,146        | 26.05%         | 708,478,252.37          | 29.56%                     |
| <b>Grand Total</b>      | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| <b>LOAN PURPOSE</b>        |               |                |                         |                            |
|----------------------------|---------------|----------------|-------------------------|----------------------------|
|                            | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Construction               | 9,815         | 19.45%         | 462,026,465.95          | 19.28%                     |
| Purchase                   | 23,345        | 46.26%         | 1,281,759,889.38        | 53.47%                     |
| Repair                     | 10,010        | 19.83%         | 434,351,948.88          | 18.12%                     |
| Construction (re-mortgage) | 155           | 0.31%          | 10,177,893.98           | 0.42%                      |
| Purchase (re-mortgage)     | 649           | 1.29%          | 39,560,343.68           | 1.65%                      |
| Repair (re-mortgage)       | 470           | 0.93%          | 27,640,846.27           | 1.15%                      |
| Equity Release             | 6,024         | 11.94%         | 141,487,072.30          | 5.90%                      |
| <b>Grand Total</b>         | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| <b>INTEREST PAYMENT FREQUENCY</b> |               |                |                         |                            |
|-----------------------------------|---------------|----------------|-------------------------|----------------------------|
|                                   | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| FA                                | 47,731        | 94.58%         | 2,317,232,207.67        | 96.67%                     |
| Balloon                           | 2,737         | 5.42%          | 79,772,252.77           | 3.33%                      |
| <b>Grand Total</b>                | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| <b>INTEREST RATE TYPE</b>    |               |                |                         |                            |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
|                              | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Floating                     | 46,437        | 92.01%         | 2,231,367,598.52        | 93.09%                     |
| Fixed Converting to Floating | 3,803         | 7.54%          | 161,171,305.38          | 6.72%                      |
| Fixed to Maturity            | 228           | 0.45%          | 4,465,556.53            | 0.19%                      |
| <b>Grand Total</b>           | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

Fixed rate assets 6.91%

| INDEX TYPE (FLOATING) |               |                |                         |                            |
|-----------------------|---------------|----------------|-------------------------|----------------------------|
|                       | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Libor 1 Month (CHF)   | 2,683         | 5.78%          | 281,844,839.20          | 12.63%                     |
| Libor 3 Months (CHF)  | 991           | 2.13%          | 96,575,224.27           | 4.33%                      |
| ECB Tracker           | 10,878        | 23.43%         | 436,307,321.30          | 19.55%                     |
| Euribor 1 Month       | 4,347         | 9.36%          | 264,036,776.76          | 11.83%                     |
| Euribor 3 Months      | 18,769        | 40.42%         | 971,258,746.92          | 43.53%                     |
| Libor 1 Month (Euro)  | 104           | 0.22%          | 2,138,938.67            | 0.10%                      |
| Eurobank OEK's Rate   | 170           | 0.37%          | 3,486,513.22            | 0.16%                      |
| Euribor 6 Months      | 4             | 0.01%          | 39,788.06               | 0.00%                      |
| TBank OEK's Rate      | 25            | 0.05%          | 563,638.67              | 0.03%                      |
| TBank GG Rate         | 11            | 0.02%          | 267,992.94              | 0.01%                      |
| Originator Rate       | 8,455         | 18.21%         | 174,847,818.51          | 7.84%                      |
| <b>Grand Total</b>    | <b>46,437</b> | <b>100.00%</b> | <b>2,231,367,598.52</b> | <b>100.00%</b>             |

| 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%          | 299,971.59            | 0.19%                      |
| Libor 3 Months (CHF)                      | 72           | 1.89%          | 2,656,007.37          | 1.65%                      |
| ECB Tracker                               | 140          | 3.68%          | 5,490,998.79          | 3.41%                      |
| Euribor 1 Month                           | 738          | 19.41%         | 19,637,483.86         | 12.18%                     |
| Euribor 3 Months                          | 2,694        | 70.84%         | 127,077,979.59        | 78.85%                     |
| Originator Rate                           | 152          | 4.00%          | 6,008,864.18          | 3.73%                      |
| <b>Grand Total</b>                        | <b>3,803</b> | <b>100.00%</b> | <b>161,171,305.38</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                              | 677          | 17.80%         | 20,106,739.06         | 12.48%                     |
| 1 Jan 2022 +  | 3,126        | 82.20%         | 141,064,566.32        | 87.52%                     |
| <b>Grand Total</b>                                    | <b>3,803</b> | <b>100.00%</b> | <b>161,171,305.38</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                                   | 50,465        | 99.99%         | 2,396,948,288.24        | 100.00%                    |
| Y                                   | 3             | 0.01%          | 56,172.19               | 0.00%                      |
| <b>Grand Total</b>                  | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| SUBSIDISED LOANS   |              |                |                       |                            |
|--------------------|--------------|----------------|-----------------------|----------------------------|
|                    | Num of Loans | % of loans     | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Greek Government   | 2            | 66.67%         | 51,375.61             | 91.46%                     |
| OEK Subsidy        | 1            | 33.33%         | 4,796.58              | 8.54%                      |
| <b>Grand Total</b> | <b>3</b>     | <b>100.00%</b> | <b>56,172.19</b>      | <b>100.00%</b>             |

| COMBINED LOANS     |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 39,944        | 79.15%         | 2,030,595,227.61        | 84.71%                     |
| Y                  | 10,524        | 20.85%         | 366,409,232.82          | 15.29%                     |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| Preferential Rate Euro |               |                |                         |                            |
|------------------------|---------------|----------------|-------------------------|----------------------------|
|                        | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                      | 49,245        | 97.58%         | 2,309,902,768.48        | 96.37%                     |
| Y                      | 1,223         | 2.42%          | 87,101,691.95           | 3.63%                      |
| <b>Grand Total</b>     | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| STAFF LOANS        |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 48,163        | 95.43%         | 2,241,552,804.74        | 93.51%                     |
| S                  | 2,305         | 4.57%          | 155,451,655.69          | 6.49%                      |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| ADD-ON LOANS       |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 45,860        | 90.87%         | 2,243,605,921.12        | 93.60%                     |
| Y                  | 4,608         | 9.13%          | 153,398,539.31          | 6.40%                      |
| <b>Grand Total</b> | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| OCCUPANCY TYPES               |               |                |                         |                            |
|-------------------------------|---------------|----------------|-------------------------|----------------------------|
|                               | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Owner occupied                | 48,324        | 95.75%         | 2,294,792,997.43        | 95.74%                     |
| Second home/Holiday houses    | 2,005         | 3.97%          | 96,567,656.35           | 4.03%                      |
| Buy-to-let/Non-Owner occupied | 63            | 0.12%          | 2,669,747.03            | 0.11%                      |
| Other                         | 76            | 0.15%          | 2,974,059.63            | 0.12%                      |
| <b>Grand Total</b>            | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |

| Top 15 Profession Euro                  |               |                |                         |                            |
|---|---------------|----------------|-------------------------|----------------------------|
|   | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Other Professions                       | 13,519        | 26.79%         | 747,142,918.50          | 31.17%                     |
| Other Private Employees                 | 8,834         | 13.54%         | 338,481,632.85          | 14.12%                     |
| Pensioner                               | 8,880         | 17.60%         | 298,365,664.90          | 12.45%                     |
| Civil Servant                           | 4,779         | 9.47%          | 177,632,191.96          | 7.41%                      |
| Other Self employed                     | 2,797         | 5.54%          | 174,429,718.09          | 7.28%                      |
| Unemployed                              | 3,734         | 7.40%          | 150,047,996.25          | 6.28%                      |
| Bank employee                           | 1,958         | 3.88%          | 132,928,911.66          | 5.55%                      |
| Civil Servant - Policeman               | 1,378         | 2.73%          | 68,945,939.44           | 2.88%                      |
| Salesman                                | 1,181         | 2.34%          | 53,691,671.93           | 2.24%                      |
| Teacher                                 | 1,341         | 2.66%          | 52,032,900.21           | 2.17%                      |
| Military Personnel                      | 940           | 1.86%          | 47,540,177.58           | 1.98%                      |
| Housewife                               | 1,132         | 2.24%          | 46,248,963.53           | 1.93%                      |
| Independent means                       | 585           | 1.16%          | 41,266,413.04           | 1.72%                      |
| Lawyers - Jurists                       | 478           | 0.95%          | 35,765,797.16           | 1.49%                      |
| Civil Servant - Primary school teachers | 932           | 1.85%          | 32,483,563.34           | 1.36%                      |
| <b>Grand Total</b>                      | <b>50,468</b> | <b>100.00%</b> | <b>2,397,004,460.43</b> | <b>100.00%</b>             |