

EUROBANK S.A.  
Covered Bond III Programme  
Investor Report



Report No: 28  
Reporting Date: 20/4/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2021	31/3/2021

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

**I Programme Details** as of 20/4/2021

Series	Issue Date	ISIN	S&P 's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	BBB+	500,000,000.00	Euribor 3M + 0,75%	20-Oct-21	20-Oct-71
2	16-Nov-18	XS1900633212	BBB+	650,000,000.00	Euribor 3M + 0,50%	22-Nov-21	22-Nov-71
3	16-Nov-18	XS1910934535	BBB+	500,000,000.00	Euribor 3M + 0,50%	20-Jan-22	20-Jan-72
				1,650,000,000.00			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.68

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-21	20-Apr-21	90	Act/360	0.1970%	246,250.00	246,250.00
2	22-Feb-21	20-May-21	57	Act/360	0.0000%	0.00	-
3	20-Jan-21	20-Apr-21	90	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 31/3/2021			Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	279,238,457.87	1,743,139,285.42	1,995,387,214.84	275,093,156.89	1,756,515,685.65	2,006,919,068.95
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	279,238,457.87	1,741,992,259.68	1,994,240,189.10	275,093,156.89	1,755,460,753.07	2,005,864,136.37
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	267,342,862.34	1,706,504,072.32	1,948,006,206.32	264,997,826.78	1,718,828,969.48	1,960,043,084.52
A.4	Aggregate Original Principal O/S balance	415,762,095.77	3,540,116,062.00	3,955,878,157.77	410,720,182.32	3,555,563,830.89	3,966,284,013.21
A.5	Average Current Principal O/S balance	74,029.28	34,153.08	36,404.87	73,652.79	34,242.07	36,468.22
A.6	Average Original Principal O/S balance	110,223.25	69,361.00	72,173.07	109,965.24	69,313.29	72,072.32
A.7	Maximum Current Principal O/S balance	714,236.34	1,024,925.80	1,024,925.80	716,266.71	1,023,970.09	1,023,970.09
A.8	Maximum Original Principal O/S balance	1,160,000.00	2,000,000.00	2,000,000.00	1,160,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,772	51,039	54,811	3,735	51,297	55,032
A.10	Weighted Average Seasoning (years)	14.6	13.6	13.7	14.6	13.6	13.7
A.11	Weighted Average Remaining Maturity (years)	13.56	15.01	14.83	13.41	15.02	14.82
A.12	Weighted Average Current Indexed LTV percent (%)	62.27	50.19	51.72	61.53	50.36	51.75
A.13	Weighted Average Current Unindexed LTV percent (%)	44.98	37.64	38.57	44.67	37.72	38.58
A.14	Weighted Average Original LTV percent (%)	63.35	60.52	60.88	62.69	60.44	60.72
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.27	2.06	0.61	2.27	2.06
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.56	1.02	0.85	0.54	1.01	0.84
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.46	91.57	92.31	97.98	97.97	97.97
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.56	7.18	6.47	1.78	1.79	1.79
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.98	1.18	1.16	0.24	0.18	0.19
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.07	0.06	0.00	0.06	0.05
A.21	FX Rate	1.1070	-	-	1.0986	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2021					
		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	5,295	2,165,262.56	75,943	14,415,355.26	81,238	15,187,263.70
B.2	Partial Prepayments	1	76,930.00	85	582,119.05	86	602,782.80
B.3	Whole Prepayments	8	419,624.52	94	2,259,933.36	102	2,461,118.07
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,661,817.08</b>	-	<b>17,257,407.67</b>	-	<b>18,251,164.57</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2021					
		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	4,076	136,819.19	61,548	3,572,778.42	65,624	3,696,372.99
C.2	Interest From Overdues	865	763.61	9,721	7,367.93	10,586	8,057.73
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>137,582.80</b>	-	<b>3,580,146.35</b>	<b>76,210</b>	<b>3,704,430.72</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/3/2021					
		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	3,991	438,109,695.47	46,159	2,010,968,495.36	50,150	2,406,731,544.57
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	165	25,434,604.18	1,454	73,941,169.49	1,619	96,917,325.03
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,156</b>	<b>463,544,299.65</b>	<b>47,613</b>	<b>2,084,909,664.85</b>	<b>51,769</b>	<b>2,503,648,869.59</b>
A.4	In Arrears Loans 90 Days To 360 Days	3	156,010.11	53	2,658,414.51	56	2,799,345.05
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>3</b>	<b>156,010.11</b>	<b>53</b>	<b>2,658,414.51</b>	<b>56</b>	<b>2,799,345.05</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/3/2021					
		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	102	14,556,572.70	976	49,339,870.67	1,078	62,489,439.50
B.2	60 Days < Installment <= 89 Days	63	10,878,031.48	478	24,601,298.82	541	34,427,885.52
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>165</b>	<b>25,434,604.18</b>	<b>1,454</b>	<b>73,941,169.49</b>	<b>1,619</b>	<b>96,917,325.03</b>
B.4	90 Days < Installment <= 119 Days	3	156,010.11	53	2,658,414.51	56	2,799,345.05
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>3</b>	<b>156,010.11</b>	<b>53</b>	<b>2,658,414.51</b>	<b>56</b>	<b>2,799,345.05</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/3/2021					
		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	7,598,289.67	768,533.87	9,222,389.76	5,240,626.00	16,086,246.73	5,934,875.21
A.2	Number of Loans	66	13	189	191	255	204

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	194,263.89	
Total Bonds Amount	<b>1,650,194,263.89</b>	
Current Outstanding Balance of Loans	1,995,387,214.84	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,948,006,206.32	
B. Accrued Interest on Loans	4,449,334.94	
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	5,588,888.89	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,946,866,652.37</b>	
Bonds / Nominal Value Assets Percentage	1,907,739,033.40	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,270,197,551.27	
Net Present Value of Liabilities	1,656,197,702.43	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,242,043,763.60	
Net Present Value of Liabilities	1,653,351,949.88	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,378,587,531.72	
Net Present Value of Liabilities	1,679,303,403.45	
<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	31,884,534.57	
Interest due on all series of covered bonds during 1st year	759,038.12	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	899,932.39	
Required Reserve Amount	825,301.01	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	899,932.38	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of reporting period

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

**IV Portfolio Stratifications**

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,772	6.88%	252,247,929.42	12.64%
EUR	51,039	93.12%	1,743,139,285.42	87.36%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,155	27.65%	358,487,540.34	9.06%
37.501 - 75.000	20,653	37.68%	1,169,841,221.86	29.57%
75.001 - 100.000	8,449	15.41%	752,254,855.75	19.02%
100.001 - 150.000	7,064	12.89%	873,457,912.21	22.08%
150.001 - 250.000	2,725	4.97%	514,650,570.24	13.01%
250.001 - 500.000	675	1.23%	219,937,727.67	5.56%
500.001 +	90	0.16%	67,248,329.70	1.70%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>3,955,878,157.77</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	35,841	65.39%	617,013,620.37	30.92%
37.501 - 75.000	13,057	23.82%	684,774,609.06	34.32%
75.001 - 100.000	3,043	5.55%	261,058,521.90	13.08%
100.001 - 150.000	1,953	3.56%	232,395,044.73	11.65%
150.001 - 250.000	739	1.35%	135,469,180.38	6.79%
250.001 - 500.000	154	0.28%	49,659,726.81	2.49%
500.001 +	24	0.04%	15,016,511.58	0.75%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	14,987	27.34%	383,399,860.60	19.21%
2005	5,294	9.66%	243,419,510.38	12.20%
2006	8,847	16.14%	361,331,002.76	18.11%
2007	8,154	14.88%	298,132,014.78	14.94%
2008	4,840	8.83%	183,787,568.04	9.21%
2009	2,942	5.37%	119,622,697.53	5.99%
2010	2,749	5.02%	121,092,242.57	6.07%
2011	1,776	3.24%	63,237,966.15	3.17%
2012	1,459	2.66%	50,075,642.12	2.51%
2013	1,107	2.02%	37,185,045.76	1.86%
2014	421	0.77%	13,461,653.42	0.67%
2015	225	0.41%	9,132,510.97	0.46%
2016	261	0.48%	13,691,152.59	0.69%
2017	508	0.93%	28,163,649.32	1.41%
2018	765	1.40%	42,270,149.50	2.12%
2019	354	0.65%	20,168,987.29	1.01%
2020	80	0.15%	4,399,964.63	0.22%
2021	42	0.08%	2,755,596.44	0.14%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	12,549	22.90%	152,144,129.37	7.62%
2026 - 2030	15,663	28.58%	420,134,222.88	21.06%
2031 - 2035	10,861	19.82%	465,244,188.34	23.32%
2036 - 2040	7,830	14.29%	437,081,522.39	21.90%
2041 - 2045	3,613	6.59%	230,545,415.76	11.55%
2046 +	4,295	7.84%	290,237,736.10	14.55%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	8,804	16.06%	79,835,612.92	4.00%
40.01 - 60 months	4,266	7.78%	85,341,052.70	4.28%
60.01 - 90 months	7,490	13.67%	162,344,509.93	8.14%
90.01 - 120 months	8,010	14.61%	260,651,859.33	13.06%
120.01 - 150 months	6,583	12.01%	258,787,029.82	12.97%
150.01 - 180 months	4,154	7.58%	202,871,031.22	10.17%
over 180 months	15,504	28.29%	945,556,118.92	47.39%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,070	9.25%	321,264,770.64	16.10%
1.01% - 2.00%	29,665	54.12%	1,116,749,543.02	55.97%
2.01% - 3.00%	3,361	6.13%	97,823,420.13	4.90%
3.01% - 4.00%	2,924	5.33%	143,398,728.77	7.19%
4.01% - 5.00%	9,987	18.22%	246,202,359.49	12.34%
5.01% - 6.00%	996	1.82%	22,430,474.43	1.12%
6.01% - 7.00%	1,491	2.72%	25,712,867.76	1.29%
7.01% +	1,317	2.40%	21,805,050.60	1.09%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,937	29.08%	210,469,124.82	10.55%
20.01% - 30.00%	8,538	15.58%	227,297,474.07	11.39%
30.01% - 40.00%	7,390	13.48%	263,429,825.05	13.20%
40.01% - 50.00%	6,690	12.21%	305,720,668.46	15.32%
50.01% - 60.00%	5,450	9.94%	289,561,108.08	14.51%
60.01% - 70.00%	4,210	7.68%	250,318,960.54	12.54%
70.01% - 80.00%	2,838	5.18%	178,003,843.93	8.92%
80.01% - 90.00%	1,916	3.50%	130,097,479.87	6.52%
90.01% - 100.00%	1,154	2.11%	84,609,140.98	4.24%
100.00% +	688	1.26%	55,879,589.05	2.80%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,717	35.97%	324,222,254.30	16.25%
20.01% - 30.00%	10,895	19.88%	356,075,771.69	17.84%
30.01% - 40.00%	9,796	17.87%	431,853,076.44	21.64%
40.01% - 50.00%	7,180	13.10%	383,443,188.18	19.22%
50.01% - 60.00%	4,279	7.81%	275,167,662.86	13.79%
60.01% - 70.00%	2,214	4.04%	157,809,647.88	7.91%
70.01% - 80.00%	603	1.10%	51,327,942.74	2.57%
80.01% - 90.00%	77	0.14%	9,459,753.30	0.47%
90.01% - 100.00%	25	0.05%	3,899,177.21	0.20%
100.00% +	25	0.05%	2,128,740.23	0.11%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,906	7.13%	61,133,620.08	3.06%
20.01% - 30.00%	5,101	9.31%	114,980,064.12	5.76%
30.01% - 40.00%	6,856	12.51%	187,586,315.63	9.40%
40.01% - 50.00%	8,414	15.35%	273,893,289.16	13.73%
50.01% - 60.00%	8,790	16.04%	334,844,114.23	16.78%
60.01% - 70.00%	7,942	14.49%	334,520,972.46	16.76%
70.01% - 80.00%	7,530	13.74%	350,753,029.73	17.58%
80.01% - 90.00%	3,827	6.98%	187,964,465.41	9.42%
90.01% - 100.00%	2,184	3.98%	138,582,826.03	6.95%
100.00% +	261	0.48%	11,128,517.99	0.56%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,947	40.04%	951,646,719.10	47.69%
Thessaloniki	8,018	14.63%	262,805,099.34	13.17%
Macedonia	6,448	11.76%	176,184,153.16	8.83%
Peloponnese	4,018	7.33%	133,462,066.75	6.69%
Thessaly	3,978	7.26%	111,096,800.12	5.57%
Stereia Ellada	2,975	5.43%	89,343,833.63	4.48%
Creta Island	2,220	4.05%	82,899,534.73	4.15%
Ionian Islands	878	1.60%	35,499,124.81	1.78%
Thrace	1,407	2.57%	41,466,777.96	2.08%
Epirus	1,661	3.03%	50,656,920.04	2.54%
Aegean Islands	1,261	2.30%	60,326,185.20	3.02%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	84	0.15%	5,103,177.97	0.26%
12 - 24	266	0.49%	15,026,604.75	0.75%
24 - 36	664	1.21%	36,550,122.82	1.83%
36 - 60	952	1.74%	52,720,710.89	2.64%
60 - 96	1,296	2.36%	44,280,911.63	2.22%
over 96	51,549	94.05%	1,841,705,686.79	92.30%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	14	0.03%	165,677.33	0.01%
5 - 10 years	623	1.14%	7,240,680.93	0.36%
10 - 15 years	8,210	14.98%	110,465,159.69	5.54%
15 - 20 years	10,068	18.37%	242,103,734.20	12.13%
20 - 25 years	10,215	18.64%	397,578,074.19	19.92%
25 - 30 years	17,125	31.24%	709,342,965.65	35.55%
30 - 35 years	3,694	6.74%	217,234,033.46	10.89%
35 years +	4,862	8.87%	311,256,889.41	15.60%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,610	77.74%	1,467,599,204.47	73.55%
Houses	12,201	22.26%	527,788,010.37	26.45%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,039	21.96%	447,083,752.73	22.41%
Purchase	29,307	53.47%	1,133,651,492.50	56.81%
Repair	10,187	18.59%	319,462,346.95	16.01%
Construction (re-mortgage)	114	0.21%	7,007,429.49	0.35%
Purchase (re-mortgage)	635	1.16%	28,703,594.51	1.44%
Repair (re-mortgage)	332	0.61%	13,621,010.79	0.68%
Equity Release	2,197	4.01%	45,857,587.86	2.30%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,623	99.66%	1,979,595,590.01	99.21%
Balloon	188	0.34%	15,791,624.83	0.79%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	53,911	98.36%	1,967,292,076.28	98.59%
Fixed Converting to Floating	525	0.96%	25,874,117.59	1.30%
Fixed to Maturity	375	0.68%	2,221,020.97	0.11%
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>

Fixed rate assets 1.41%  
Asset WAL (in years) 6.56

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	3,230	5.99%	215,000,240.98	10.93%	
Libor 3 Months (CHF)	468	0.87%	33,705,079.58	1.71%	
ECB Tracker	26,675	49.48%	942,412,475.98	47.90%	
Euribor 1 Month	1,948	3.61%	83,277,212.89	4.23%	
Euribor 3 Months	9,131	16.94%	415,048,860.67	21.10%	
Libor 1 Month (Euro)	43	0.08%	793,101.92	0.04%	
Eurobank OEK's Rate	124	0.23%	2,017,949.98	0.10%	
Euribor 6 Months	7	0.01%	29,063.70	0.00%	
TBank OEK's Rate	72	0.13%	951,688.13	0.05%	
TBank OG Rate	29	0.05%	357,989.18	0.02%	
Originator Rate	12,184	22.60%	273,698,413.26	13.91%	
<b>Grand Total</b>	<b>53,911</b>	<b>100.00%</b>	<b>1,967,292,076.28</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	85	16.19%	3,226,264.51	12.47%	
Euribor 1 Month	57	10.86%	2,211,721.21	8.55%	
Euribor 3 Months	205	39.05%	13,587,432.66	52.51%	
Originator Rate	178	33.90%	6,848,699.21	26.47%	
<b>Grand Total</b>	<b>525</b>	<b>100.00%</b>	<b>25,874,117.59</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	54	10.29%	2,166,527.62	8.37%	
1 Jan 2022 +	471	89.71%	23,707,589.97	91.63%	
<b>Grand Total</b>	<b>525</b>	<b>100.00%</b>	<b>25,874,117.59</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	54,811	100.00%	1,995,387,214.84	100.00%	
Y	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</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	44,101	80.46%	1,738,488,709.92	87.13%	
Y	10,710	19.54%	256,898,504.92	12.87%	
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,527	95.83%	1,866,058,382.58	93.52%	
Y	2,284	4.17%	129,328,832.26	6.48%	
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	54,811	100.00%	1,995,387,214.84	100.00%	
S	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	49,570	90.44%	1,863,118,824.24	93.37%	
Y	5,241	9.56%	132,268,390.60	6.63%	
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	52,763	96.26%	1,918,213,582.53	96.13%	
Second home/Holiday houses	1,893	3.45%	71,647,369.94	3.59%	
Buy-to-let/Non-Owner occupied	36	0.07%	1,826,788.54	0.09%	
Other	119	0.22%	3,699,473.83	0.19%	
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,149	25.81%	608,503,250.11	30.50%	
Pensioner	9,487	17.31%	254,241,724.48	12.74%	
Other Private Employees	8,197	14.96%	299,092,200.14	14.99%	
Civil Servant	6,669	12.17%	219,721,028.99	11.01%	
Unemployed	2,680	4.89%	80,464,543.90	4.03%	
Other Self Employed	2,639	4.81%	124,163,887.04	6.22%	
Teacher	2,163	3.95%	70,619,213.77	3.54%	
Civil Servant - Policeman	1,719	3.14%	74,074,125.32	3.71%	
Civil Servant - Primary School Teachers	1,574	2.87%	48,405,129.11	2.43%	
Salesman	1,397	2.55%	44,490,335.96	2.23%	
Military Personnel	1,307	2.38%	55,043,228.13	2.76%	
Housewife	977	1.78%	31,079,746.26	1.56%	
Accountant	764	1.39%	31,400,442.93	1.57%	
Civil Servant- Nurse/ Midwife	562	1.03%	21,058,814.55	1.06%	
Lawyers - Jurists	527	0.96%	33,029,544.15	1.66%	
<b>Grand Total</b>	<b>54,811</b>	<b>100.00%</b>	<b>1,995,387,214.84</b>	<b>100.00%</b>	