

Report No: 158

Reporting Date: 21/8/2023

Period of Loan Data Reported:	Starting Date	Ending Date
	01/07/2023	31/07/2023

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

## I Programme Details as of 21/8/2023

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	A3	620,000,000.00	Euribor 3M + 0.50% *	20-May-26	20-May-27
4	16-May-16	XS1410482951	A3	300,000,000.00	Euribor 3M + 0.50%	20-Feb-24	20-Feb-25
5	19-Mar-18	XS1795267514	A3	150,000,000.00	Euribor 3M + 0.50% *	20-Mar-26	20-Mar-27
6	11-Jul-18	XS1855456106	A3	270,000,000.00	Euribor 3M + 0.50% *	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	A3	600,000,000.00	Euribor 3M + 0.50% *	20-May-24	20-May-25

\* maximum rate of interest 2% from 29/06/2023 onwards

1,940,000,000.00

Fixed Rate Bonds 0%  
Liability WAL (in years) 1.83

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jul-23	20-Oct-23	32	Act/360	2.0000%	1,102,222.22	-
4	22-May-23	21-Aug-23	91	Act/360	3.8830%	2,944,608.33	2,944,608.33
5	20-Jun-23	20-Sep-23	62	Act/360	2.2027%	569,029.71	-
6	20-Jul-23	20-Oct-23	32	Act/360	2.0000%	480,000.00	-
7	22-May-23	21-Aug-23	91	Act/360	2.7863%	4,225,900.00	4,225,900.00

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

### Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/07/2023			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	415,143,775.33	1,883,781,048.05	2,315,368,297.59	417,775,923.65	1,900,876,910.17	2,327,701,515.45
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	412,609,691.65	1,878,694,010.55	2,307,646,803.62	416,258,295.85	1,895,845,172.49	2,321,119,279.41
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	377,596,054.20	1,826,597,384.46	2,219,149,681.16	383,841,088.83	1,843,223,435.60	2,235,378,205.55
A.4	Aggregate Original Principal O/S balance	497,762,814.31	2,824,043,657.01	3,321,806,471.32	494,742,260.88	2,841,615,470.79	3,336,357,731.67
A.5	Average Current Principal O/S balance	109,305.89	44,725.21	50,425.08	109,480.06	44,832.00	50,365.71
A.6	Average Original Principal O/S balance	131,059.19	67,049.16	72,343.72	129,649.44	67,019.23	72,190.53
A.7	Maximum Current Principal O/S balance	959,500.19	1,633,671.68	1,633,671.68	959,500.19	1,637,153.65	1,637,153.65
A.8	Maximum Original Principal O/S balance	1,253,928.27	2,000,000.00	2,000,000.00	1,232,277.89	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,798	42,119	45,917	3,816	42,400	46,216
A.10	Weighted Average Seasoning (years)	8.45	8.16	8.21	8.38	8.10	8.15
A.11	Weighted Average Remaining Maturity (years)	20.03	19.73	19.79	20.08	19.77	19.83
A.12	Weighted Average Current Indexed LTV percent (%)	75.16	51.82	56.17	74.07	51.86	55.93
A.13	Weighted Average Current Unindexed LTV percent (%)	68.27	48.52	52.20	67.26	48.58	52.00
A.14	Weighted Average Original LTV percent (%)	74.14	61.61	63.95	73.39	61.60	63.76
A.15	Weighted Average Interest Rate - Total (%)	2.29	4.48	4.07	2.28	4.48	4.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.44	3.53	2.52	4.42	3.52
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.71	96.19	96.10	95.08	95.93	95.77
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.47	2.72	2.68	3.34	2.99	3.06
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.22	0.82	0.89	1.23	0.81	0.89
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.61	0.27	0.33	0.36	0.26	0.28
A.21	FX Rate	0.9619	-	-	0.9788	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/07/2023		EUR		Total € (Calculated using fixing F/X Rate)	
B.1	Scheduled And Paid Repayments	5,132	1,150,182.53	45,745	6,283,547.96	50,877	7,479,288.19
B.2	Partial Prepayments	4	152,079.45	130	1,302,196.67	134	1,460,299.85
B.3	Whole Prepayments	4	213,166.49	125	4,367,993.90	129	4,589,603.72
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,515,428.47</b>	-	<b>11,953,738.53</b>	-	<b>13,529,191.77</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/07/2023		EUR		Total € (Calculated using fixing F/X Rate)	
C.1	Interest From Installments	5,454	750,365.02	58,609	6,496,615.74	64,063	7,276,702.05
C.2	Interest From Overdues	2,452	2,166.33	16,360	17,502.90	18,812	19,755.04
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>752,531.35</b>	-	<b>6,514,118.64</b>	-	<b>7,296,457.08</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/07/2023		EUR		Total € (Calculated using fixing F/X Rate)	
A.1	Performing Loans	3,664	397,316,639.72	39,356	1,811,915,996.96	43,020	2,224,969,993.97
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	112	15,293,051.93	2,639	66,778,013.59	2,751	82,676,809.65
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,776</b>	<b>412,609,691.65</b>	<b>41,995</b>	<b>1,878,694,010.55</b>	<b>45,771</b>	<b>2,307,646,803.62</b>
A.4	In Arrears Loans 90 Days To 360 Days	22	2,534,083.68	124	5,087,037.50	146	7,721,493.97
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>22</b>	<b>2,534,083.68</b>	<b>124</b>	<b>5,087,037.50</b>	<b>146</b>	<b>7,721,493.97</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/07/2023		EUR		Total € (Calculated using fixing F/X Rate)	
B.1	30 Days < Installment <= 59 Days	76	10,237,130.78	2,281	51,324,617.37	2,357	61,967,231.76
B.2	60 Days < Installment <= 89 Days	36	5,055,921.15	358	15,453,396.22	394	20,709,577.89
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>112</b>	<b>15,293,051.93</b>	<b>2,639</b>	<b>66,778,013.59</b>	<b>2,751</b>	<b>82,676,809.65</b>
B.4	90 Days < Installment <= 119 Days	21	2,412,770.18	113	4,433,630.98	134	6,941,968.83
B.5	120 Days < Installment <= 360 Days	1	121,313.50	11	653,406.52	12	779,525.14
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>22</b>	<b>2,534,083.68</b>	<b>124</b>	<b>5,087,037.50</b>	<b>146</b>	<b>7,721,493.97</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
		As of 31/07/2023		EUR		Total € (Calculated using fixing F/X Rate)	
A.1	Total Outstanding Balance	0.00	1,112,399.55	0.00	5,170,648.35	0.00	6,307,141.56
A.2	Number of Loans	0	14	0	153	0	167



## Statutory Tests

as of 31/7/2023

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool	2,219,149,681.16
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets (other than any Liquid Assets standing to the credit of the Liquidity Buffer Reserve Ledger), the Marketable Assets and the MTM value of any Hedging Agreements included in the Cover Pool	0.00
LB.	Liquidity Buffer Reserve Ledger	23,040,240.95
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,940,000,000.00

### Nominal Value Test Result

Pass

<b>Nominal Value</b> (A+B+LB)	2,242,189,922.11
<b>Bonds Principal * Req.Coverage.Perc.</b> ( C * Req.Coverage Perc. )	2,037,000,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	2,429,963,697.22
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	23,040,240.95
Net Present Value of Covered Bond Liabilities	1,897,543,551.16
Lump Sum Amount ( C * 1% )	19,400,000.00

#### Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,330,121,345.91
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	23,040,240.95
Net Present Value of Covered Bond Liabilities	1,838,622,583.17
Lump Sum Amount ( C * 1% )	19,400,000.00

#### Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	2,548,001,602.88
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	23,040,240.95
Net Present Value of Covered Bond Liabilities	1,945,894,456.46
Lump Sum Amount ( C * 1% )	19,400,000.00

### Interest Rate Coverage Test

Pass

<i>Interest expected to be received during the 1st year on:</i>	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	70,192,392.78
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	0.00
Liquidity Buffer Reserve Ledger	0.00
<i>Interest expected to be paid during the 1st year on:</i>	
all Series of Covered Bonds then outstanding	43,871,239.29
Under any Hedging agreements	0.00

### Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

### Liquidity Buffer Reserve Ledger <sup>3</sup>

as of calculation date

Balance at closing (previous period)	23,050,549.15
Credit interest	-10,308.20
<b>Opening Balance</b>	<b>23,040,240.95</b>
<b>Required Liquidity Buffer Reserve Ledger Amount</b>	<b>20,257,840.90</b>
<b>Amount credited to the account (payment to BoNY)</b>	<b>-2,782,400.05</b>
<b>Available o/s Reserve Amount</b>	<b>20,257,840.90</b>

<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> Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

<b>IV</b>	<b>Portfolio Stratifications</b>
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,798	8.27%	431,587,249.54	18.64%
EUR	42,119	91.73%	1,883,781,048.05	81.36%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	14,231	30.99%	336,602,417.27	10.13%
37.501 - 75.000	16,089	35.04%	885,416,572.16	26.65%
75.001 - 100.000	6,434	14.01%	567,282,857.29	17.08%
100.001 - 150.000	5,504	11.99%	678,357,577.73	20.42%
150.001 - 250.000	2,753	6.00%	518,805,806.78	15.62%
250.001 - 500.000	804	1.75%	261,105,829.29	7.86%
500.001 +	102	0.22%	74,235,410.80	2.23%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>3,321,806,471.32</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	24,520	53.40%	452,912,689.79	19.56%
37.501 - 75.000	12,377	26.96%	658,824,613.02	28.45%
75.001 - 100.000	3,637	7.92%	313,204,606.37	13.53%
100.001 - 150.000	3,215	7.00%	387,697,796.13	16.74%
150.001 - 250.000	1,611	3.51%	299,700,988.42	12.94%
250.001 - 500.000	490	1.07%	157,276,974.27	6.79%
500.001 +	67	0.15%	45,750,629.58	1.98%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,021	15.29%	139,775,023.34	6.04%
2005	2,866	6.24%	110,407,616.65	4.77%
2006	3,646	7.94%	154,254,186.70	6.66%
2007	2,820	6.14%	150,810,459.81	6.51%
2008	1,652	3.60%	84,793,482.48	3.66%
2009	1,242	2.70%	55,856,400.99	2.41%
2010	1,830	3.99%	87,073,110.42	3.76%
2011	1,839	4.01%	76,753,799.20	3.31%
2012	1,524	3.32%	49,919,343.26	2.16%
2013	1,082	2.36%	33,374,802.93	1.44%
2014	559	1.22%	16,947,837.45	0.73%
2015	457	1.00%	19,281,711.22	0.83%
2016	450	0.98%	21,099,184.01	0.91%
2017	522	1.14%	23,964,668.60	1.04%
2018	626	1.36%	31,409,143.08	1.36%
2019	2,232	4.86%	151,667,856.78	6.55%
2020	7,432	16.19%	531,999,668.83	22.98%
2021	5,894	12.84%	419,871,272.24	18.13%
2022	2,001	4.36%	140,974,790.64	6.09%
2023	222	0.48%	15,133,938.95	0.65%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,784	6.06%	18,327,520.86	0.79%
2026 - 2030	8,280	18.03%	157,613,270.71	6.81%
2031 - 2035	7,670	16.70%	292,367,154.14	12.63%
2036 - 2040	8,140	17.73%	449,452,007.43	19.41%
2041 - 2045	6,869	14.96%	435,027,230.57	18.79%
2046 +	12,174	26.51%	962,581,113.89	41.57%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,397	9.58%	34,634,073.67	1.50%
40.01 - 60 months	2,648	5.77%	39,945,470.20	1.73%
60.01 - 90 months	3,782	8.24%	96,228,270.31	4.16%
90.01 - 120 months	4,137	9.01%	136,311,403.96	5.89%
120.01 - 150 months	3,583	7.80%	153,658,193.21	6.64%
150.01 - 180 months	4,586	9.99%	236,420,504.16	10.21%
over 180 months	22,784	49.62%	1,618,170,382.08	69.89%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	66	0.14%	6,430,244.82	0.28%
1.01% - 2.00%	1,218	2.65%	151,056,693.87	6.52%
2.01% - 3.00%	2,893	6.30%	306,720,131.47	13.25%
3.01% - 4.00%	12,933	28.17%	878,568,912.89	37.95%
4.01% - 5.00%	15,054	32.79%	526,762,305.37	22.75%
5.01% - 6.00%	7,412	16.14%	241,481,283.67	10.43%
6.01% - 7.00%	3,896	8.48%	146,912,450.18	6.35%
7.01% +	2,445	5.32%	57,436,275.31	2.48%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,482	29.36%	240,768,943.71	10.40%
20.01% - 30.00%	6,200	13.50%	240,542,882.89	10.39%
30.01% - 40.00%	5,419	11.80%	268,040,179.75	11.58%
40.01% - 50.00%	5,071	11.04%	300,151,849.55	12.96%
50.01% - 60.00%	4,321	9.41%	288,840,759.43	12.47%
60.01% - 70.00%	3,427	7.46%	245,072,853.38	10.58%
70.01% - 80.00%	2,883	6.28%	225,975,282.73	9.76%
80.01% - 90.00%	2,118	4.61%	193,861,771.56	8.37%
90.01% - 100.00%	1,554	3.38%	157,241,208.15	6.79%
100.00% +	1,442	3.14%	154,872,566.44	6.69%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</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%	13,553	29.52%	245,659,650.19	10.61%
20.01% - 30.00%	6,564	14.30%	254,921,728.83	11.01%
30.01% - 40.00%	5,981	13.03%	300,844,707.23	12.99%
40.01% - 50.00%	5,143	11.20%	306,839,371.32	13.25%
50.01% - 60.00%	4,779	10.41%	330,044,737.22	14.25%
60.01% - 70.00%	4,460	9.71%	337,195,826.29	14.56%
70.01% - 80.00%	3,072	6.69%	267,186,212.66	11.54%
80.01% - 90.00%	1,287	2.80%	138,768,213.25	5.99%
90.01% - 100.00%	591	1.29%	72,254,384.87	3.12%
100.00% +	487	1.06%	61,653,465.73	2.66%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,908	8.51%	76,818,660.80	3.32%
20.01% - 30.00%	4,828	10.51%	138,804,056.01	5.99%
30.01% - 40.00%	5,820	12.68%	215,607,008.40	9.31%
40.01% - 50.00%	6,390	13.92%	289,038,168.40	12.48%
50.01% - 60.00%	6,320	13.76%	328,370,478.40	14.18%
60.01% - 70.00%	5,825	12.69%	339,556,989.88	14.67%
70.01% - 80.00%	6,469	14.09%	422,187,093.54	18.23%
80.01% - 90.00%	3,214	7.00%	237,067,323.79	10.24%
90.01% - 100.00%	1,974	4.30%	169,574,287.87	7.32%
100.00% +	1,169	2.55%	98,344,230.50	4.25%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,327	44.27%	1,210,514,373.55	52.28%
Thessaloniki	6,356	13.84%	314,509,028.34	13.58%
Macedonia	4,667	10.16%	169,211,172.69	7.31%
Peloponnese	3,288	7.16%	136,104,164.83	5.88%
Thessaly	2,885	6.28%	109,680,969.53	4.74%
Sterea Ellada	2,448	5.33%	97,691,980.22	4.22%
Creta Island	1,705	3.71%	83,103,098.64	3.59%
Ionian Islands	685	1.49%	33,182,512.17	1.43%
Thrace	1,052	2.29%	40,594,493.32	1.75%
Epirus	1,161	2.53%	40,942,956.87	1.77%
Aegean Islands	1,343	2.92%	79,833,547.43	3.45%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	977	2.13%	67,865,382.23	2.93%
12 - 24	2,205	4.80%	161,484,055.76	6.97%
24 - 36	9,893	21.55%	693,440,434.12	29.95%
36 - 60	4,990	10.87%	348,971,231.43	15.07%
60 - 96	1,434	3.12%	69,896,582.92	3.02%
over 96	26,418	57.53%	973,710,611.12	42.05%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
Interest expected to be received during the 1st year on:				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	8	0.02%	43,579.40	0.00%
5 - 10 years	1,157	2.52%	28,276,994.60	1.22%
10 - 15 years	3,863	8.41%	117,707,229.68	5.08%
15 - 20 years	7,214	15.71%	272,359,996.30	11.76%
20 - 25 years	8,614	18.76%	408,151,054.17	17.63%
25 - 30 years	13,449	29.29%	680,380,551.81	29.39%
30 - 35 years	7,243	15.77%	557,369,694.90	24.07%
35 years +	4,369	9.51%	251,079,196.73	10.84%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	34,082	74.23%	1,624,050,090.81	70.14%
Houses	11,835	25.77%	691,318,206.77	29.86%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,717	18.98%	430,345,627.82	18.59%
Purchase	22,005	47.92%	1,259,331,813.47	54.39%
Repair	8,963	19.52%	417,134,864.72	18.02%
Construction (re-mortgage)	127	0.28%	9,535,284.47	0.41%
Purchase (re-mortgage)	565	1.23%	37,299,569.92	1.61%
Repair (re-mortgage)	394	0.86%	25,399,598.08	1.10%
Equity Release	5,146	11.21%	136,321,539.10	5.89%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	45,841	99.83%	2,308,195,577.92	99.69%
Balloon	76	0.17%	7,172,719.67	0.31%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,073	89.45%	2,015,928,796.86	87.07%
Fixed Converting to Floating	4,755	10.36%	296,770,361.35	12.82%
Fixed to Maturity	89	0.19%	2,669,139.38	0.12%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	492	1.20%	21,238,011.10	1.05%
Euribor 1 Month	410	1.00%	25,249,830.06	1.25%
Euribor 3 Months	1,905	4.64%	99,624,825.68	4.94%
Eurobank OEK's Rate	128	0.31%	2,018,293.00	0.10%
Originator Rate	6,193	15.08%	106,655,814.97	5.29%
Saron 1M ISDA (CHF)	170	0.41%	18,386,747.60	0.91%
Saron 3M ISDA (CHF)	147	0.36%	18,191,803.16	0.90%
ESTR 1M ISDA (EUR)	74	0.18%	1,413,172.36	0.07%
Cap ECB Tracker	7,882	19.19%	263,476,680.39	13.07%
Cap Euribor 1 Month	4,074	9.92%	242,255,566.81	12.02%
Cap Euribor 3 Months	16,124	39.26%	823,468,541.67	40.85%
Cap Saron ISDA (CHF)	3,448	8.39%	393,398,198.45	19.51%
Other	26	0.06%	551,311.60	0.03%
<b>Grand Total</b>	<b>41,073</b>	<b>100.00%</b>	<b>2,015,928,796.86</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	37	0.78%	1,417,419.77	0.48%
Euribor 1 Month	43	0.90%	1,791,757.67	0.60%
Euribor 3 Months	4,640	97.58%	292,278,516.31	98.49%
Originator Rate	35	0.74%	1,282,667.60	0.43%
<b>Grand Total</b>	<b>4,755</b>	<b>100.00%</b>	<b>296,770,361.35</b>	<b>100.00%</b>

FIXED CONVERTING TO FLOATING -				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2023 - 31 Dec 2023	42	0.88%	1,813,226.37	0.61%
1 Jan 2024 - 31 Dec 2025	134	2.82%	6,538,840.14	2.20%
1 Jan 2026 - 31 Dec 2030	1,259	26.48%	70,315,192.46	23.69%
1 Jan 2031 - 31 Dec 2035	1,181	24.84%	71,020,241.01	23.93%
1 Jan 2036 - 31 Dec 2040	927	19.50%	58,484,776.70	19.71%
1 Jan 2041 +	1,212	25.49%	88,598,084.67	29.85%
<b>Grand Total</b>	<b>4,755</b>	<b>100.00%</b>	<b>296,770,361.35</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,914	99.99%	2,315,235,566.47	99.99%
Y	3	0.01%	132,731.12	0.01%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	100.00%	132,731.12	100.00%
OEK Subsidy	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>3</b>	<b>100.00%</b>	<b>132,731.12</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	39,538	86.11%	2,077,489,084.29	89.73%
Y	6,379	13.89%	237,879,213.29	10.27%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,054	98.12%	2,258,039,727.61	97.52%
Y	863	1.88%	57,328,569.98	2.48%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,785	95.36%	2,173,094,666.85	93.86%
S	2,132	4.64%	142,273,630.73	6.14%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,703	90.82%	2,166,065,123.20	93.55%
Y	4,214	9.18%	149,303,174.39	6.45%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	43,819	95.43%	2,215,333,843.91	95.68%
Second home/Holiday houses	1,946	4.24%	93,395,950.24	4.03%
Buy-to-let/Non-Owner occupied	67	0.15%	2,823,559.93	0.12%
Other	85	0.19%	3,814,943.52	0.16%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,138	26.43%	685,749,684.53	29.62%
Other Private Employees	6,949	15.13%	373,470,971.14	16.13%
Pensioner	8,331	18.14%	295,711,302.32	12.77%
Civil Servant	4,355	9.48%	175,644,865.75	7.59%
Other Self employed	2,497	5.44%	174,470,172.99	7.54%
Unemployed	3,171	6.91%	145,741,981.19	6.29%
Bank employee	1,711	3.73%	118,448,010.35	5.12%
Civil Servant - Policeman	1,279	2.79%	63,875,653.67	2.76%
Salesman	1,056	2.30%	49,611,415.38	2.14%
Teacher	1,173	2.55%	45,178,828.52	1.95%
Military Personnel	842	1.83%	42,879,000.59	1.85%
Housewife	927	2.02%	42,257,717.79	1.83%
Independent means	505	1.10%	36,433,881.25	1.57%
Lawyers - Juurists	442	0.96%	35,141,235.87	1.52%
Accountant	541	1.18%	30,753,576.25	1.33%
<b>Grand Total</b>	<b>45,917</b>	<b>100.00%</b>	<b>2,315,368,297.59</b>	<b>100.00%</b>