

Report No: 162

Reporting Date: 20/12/2023

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2023	30/11/2023

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

I Programme Details as of 20/12/2023

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-27	20-Feb-28
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
				1,940,000,000.00			

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

** maximum rate of interest 2% from 20/11/2023 onwards

Fixed Rate Bonds 0%
Liability WAL (in years) 1.96

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-23	22-Jan-24	61	Act/360	2.0000%	2,101,111.11	-
4	20-Nov-23	20-Feb-24	30	Act/360	2.0000%	500,000.00	-
5	20-Sep-23	20-Dec-23	91	Act/360	2.0000%	758,333.33	758,333.33
6	20-Oct-23	22-Jan-24	61	Act/360	2.0000%	915,000.00	-
7	20-Nov-23	20-Feb-24	30	Act/360	2.0000%	1,000,000.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2023			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	390,419,801.39	1,811,780,840.05	2,220,084,334.50	393,350,437.39	1,828,707,760.72	2,238,149,248.58
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	390,078,727.17	1,808,413,401.98	2,216,360,198.85	393,350,437.39	1,825,532,603.93	2,234,974,091.79
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	358,250,139.84	1,760,621,866.49	2,135,282,125.68	361,778,672.54	1,777,168,016.70	2,153,746,212.33
A.4	Aggregate Original Principal O/S balance	476,325,356.05	2,744,084,496.97	3,220,409,853.02	477,187,591.27	2,762,560,683.30	3,239,748,274.57
A.5	Average Current Principal O/S balance	107,435.28	44,353.13	49,908.60	107,826.33	44,467.06	49,988.82
A.6	Average Original Principal O/S balance	131,074.67	67,176.30	72,396.42	130,808.00	67,174.73	72,359.42
A.7	Maximum Current Principal O/S balance	959,500.19	1,618,383.85	1,618,383.85	959,500.19	1,623,116.23	1,623,116.23
A.8	Maximum Original Principal O/S balance	1,261,403.05	2,000,000.00	2,000,000.00	1,255,494.54	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,634	40,849	44,483	3,648	41,125	44,773
A.10	Weighted Average Seasoning (years)	8.76	8.42	8.48	8.73	8.36	8.43
A.11	Weighted Average Remaining Maturity (years)	19.75	19.54	19.58	19.80	19.58	19.62
A.12	Weighted Average Current Indexed LTV percent (%)	74.61	51.49	55.74	74.38	51.51	55.70
A.13	Weighted Average Current Unindexed LTV percent (%)	67.58	48.15	51.72	67.39	48.19	51.70
A.14	Weighted Average Original LTV percent (%)	74.16	61.53	63.86	73.95	61.53	63.80
A.15	Weighted Average Interest Rate - Total (%)	2.31	4.48	4.08	2.31	4.48	4.08
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.49	3.56	2.53	4.48	3.56
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.06	96.65	96.72	97.02	96.54	96.63
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.09	2.52	2.44	2.33	2.57	2.53
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.77	0.64	0.67	0.65	0.72	0.71
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.09	0.19	0.17	NULL	0.17	0.14
A.21	FX Rate	0.9562	-	-	0.9607	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 30/11/2023		As of 30/11/2023		As of 30/11/2023	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	4,576	1,131,664.61	42,260	6,204,432.77	46,836	7,387,934.77
B.2	Partial Prepayments	7	82,059.48	149	1,916,617.64	156	2,002,435.96
B.3	Whole Prepayments	5	428,121.56	121	4,286,843.35	126	4,734,575.58
B.4	Total Principal Receipts (B1+B2+B3)	-	1,641,845.65	-	12,407,893.76	-	14,124,946.31

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 30/11/2023		As of 30/11/2023		As of 30/11/2023	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	4,828	714,948.25	51,943	6,204,908.80	56,771	6,952,606.20
C.2	Interest From Overdues	1,930	2,135.52	12,853	16,520.30	14,783	18,753.64
C.3	Total Interest Receipts (C1+C2)	-	717,083.77	-	6,221,429.10	-	6,971,359.84
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)	
		As of 30/11/2023		As of 30/11/2023		As of 30/11/2023	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,535	378,923,496.93	38,483	1,751,095,423.75	42,018	2,147,376,010.37
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	96	11,155,230.24	2,294	57,317,978.23	2,390	68,984,188.48
A.3	Totals (A1+ A2)	3,631	390,078,727.17	40,777	1,808,413,401.98	44,408	2,216,360,198.85
A.4	In Arrears Loans 90 Days To 360 Days	3	341,074.22	72	3,367,438.07	75	3,724,135.64
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	3	341,074.22	72	3,367,438.07	75	3,724,135.64

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 30/11/2023		As of 30/11/2023		As of 30/11/2023	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	76	8,152,947.03	2,009	45,650,656.10	2,085	54,177,059.60
B.2	60 Days < Installment <= 89 Days	20	3,002,283.21	285	11,667,322.13	305	14,807,128.88
B.3	Total (B1+B2=A4)	96	11,155,230.24	2,294	57,317,978.23	2,390	68,984,188.48
B.4	90 Days < Installment <= 119 Days	3	341,074.22	71	3,338,799.54	74	3,695,497.11
B.5	120 Days < Installment <= 360 Days	0	0.00	1	28,638.53	1	28,638.53
B.6	Total (B4+B5=A4)	3	341,074.22	72	3,367,438.07	75	3,724,135.64

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 30/11/2023		As of 30/11/2023		As of 30/11/2023	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,251,411.32	0.00	4,540,995.06	0.00	5,819,510.92
A.2	Number of Loans	0	9	0	153	0	162



Statutory Tests

as of 30/11/2023

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,135,282,125.68
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	18,283,638.90
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,940,000,000.00

Nominal Value Test Result Pass

Nominal Value (A+B+LB)	2,153,565,764.58
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,037,000,000.00

Net Present Value Test Pass

Net Present Value of Loans	2,347,159,579.13
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	18,283,638.90
Net Present Value of Covered Bond Liabilities	1,898,265,951.31
Lump Sum Amount (C * 1%)	19,400,000.00

Parallel shift +200bps of current interest rate curve Pass

Net Present Value of Loans	2,260,963,532.88
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	18,283,638.90
Net Present Value of Covered Bond Liabilities	1,832,698,192.54
Lump Sum Amount (C * 1%)	19,400,000.00

Parallel shift -200bps of current interest rate curve Pass

Net Present Value of Loans	2,459,580,101.42
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	18,283,638.90
Net Present Value of Covered Bond Liabilities	1,944,290,831.29
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	73,784,971.36
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	32,166,027.40
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	18,274,186.52
Credit interest	9,452.37
Opening Balance	18,283,638.89
Required Liquidity Buffer Reserve Ledger Amount	16,427,222.22
Amount credited to the account (payment to BoNY)	-1,856,416.67
Available o/s Reserve Amount	16,427,222.22

¹ The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

² Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

IV	Portfolio Stratifications
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,634	8.17%	408,303,494.45	18.39%
EUR	40,849	91.83%	1,811,780,840.05	81.61%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	13,693	30.78%	324,700,183.08	10.08%
37.501 - 75.000	15,633	35.14%	860,235,331.78	26.71%
75.001 - 100.000	6,276	14.11%	553,276,939.20	17.18%
100.001 - 150.000	5,357	12.04%	660,352,867.16	20.51%
150.001 - 250.000	2,653	5.96%	500,215,574.13	15.53%
250.001 - 500.000	774	1.74%	251,042,829.35	7.80%
500.001 +	97	0.22%	70,586,128.32	2.19%
Grand Total	44,483	100.00%	3,220,409,853.02	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	23,894	53.71%	437,286,078.74	19.70%
37.501 - 75.000	11,966	26.90%	636,631,108.08	28.68%
75.001 - 100.000	3,498	7.86%	301,183,586.90	13.57%
100.001 - 150.000	3,083	6.93%	371,761,842.06	16.75%
150.001 - 250.000	1,513	3.40%	281,506,365.26	12.68%
250.001 - 500.000	469	1.05%	150,617,944.59	6.78%
500.001 +	60	0.13%	41,097,408.86	1.85%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,719	15.10%	130,601,941.23	5.88%
2005	2,779	6.25%	104,353,854.61	4.70%
2006	3,545	7.97%	147,543,487.43	6.65%
2007	2,720	6.11%	142,571,701.94	6.42%
2008	1,565	3.52%	80,621,842.94	3.63%
2009	1,197	2.69%	53,015,891.57	2.39%
2010	1,791	4.03%	83,092,553.49	3.74%
2011	1,799	4.04%	73,656,516.26	3.32%
2012	1,455	3.27%	47,185,797.02	2.13%
2013	1,039	2.34%	32,057,738.71	1.44%
2014	528	1.19%	15,771,196.38	0.71%
2015	449	1.01%	18,475,642.36	0.83%
2016	441	0.99%	20,388,268.08	0.92%
2017	504	1.13%	22,717,448.26	1.02%
2018	606	1.36%	30,029,228.77	1.35%
2019	2,158	4.85%	145,510,470.69	6.55%
2020	7,271	16.35%	515,809,977.95	23.23%
2021	5,729	12.88%	405,256,749.36	18.25%
2022	1,969	4.43%	136,627,159.52	6.15%
2023	219	0.49%	14,796,867.91	0.67%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,458	5.53%	14,057,210.93	0.63%
2026 - 2030	8,042	18.08%	144,467,809.79	6.51%
2031 - 2035	7,480	16.82%	278,361,255.47	12.54%
2036 - 2040	7,942	17.85%	430,964,582.12	19.41%
2041 - 2045	6,694	15.05%	418,777,671.95	18.86%
2046 +	11,867	26.68%	933,455,804.24	42.05%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,617	10.38%	33,683,187.55	1.52%
40.01 - 60 months	2,272	5.11%	36,844,476.15	1.66%
60.01 - 90 months	4,197	9.44%	105,384,560.94	4.75%
90.01 - 120 months	3,598	8.09%	121,749,090.09	5.48%
120.01 - 150 months	3,782	8.50%	162,569,663.83	7.32%
150.01 - 180 months	4,240	9.53%	221,862,688.33	9.99%
over 180 months	21,777	48.96%	1,537,990,667.60	69.28%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	49	0.11%	5,820,245.42	0.26%
1.01% - 2.00%	1,201	2.70%	143,860,495.43	6.48%
2.01% - 3.00%	2,812	6.32%	294,222,755.20	13.25%
3.01% - 4.00%	12,801	28.78%	858,793,489.42	38.68%
4.01% - 5.00%	13,902	31.25%	451,224,623.43	20.32%
5.01% - 6.00%	7,523	16.91%	271,491,806.62	12.23%
6.01% - 7.00%	3,794	8.53%	138,205,018.10	6.23%
7.01% +	2,401	5.40%	56,465,900.88	2.54%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,284	29.86%	234,216,440.37	10.55%
20.01% - 30.00%	6,043	13.58%	233,529,776.49	10.52%
30.01% - 40.00%	5,247	11.80%	260,515,419.25	11.73%
40.01% - 50.00%	4,896	11.01%	290,637,065.30	13.09%
50.01% - 60.00%	4,194	9.43%	277,467,551.70	12.50%
60.01% - 70.00%	3,337	7.50%	237,634,186.50	10.70%
70.01% - 80.00%	2,748	6.18%	216,464,506.38	9.75%
80.01% - 90.00%	1,997	4.49%	180,707,106.13	8.14%
90.01% - 100.00%	1,431	3.22%	145,587,497.48	6.56%
100.00% +	1,306	2.94%	143,324,784.91	6.46%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,359	30.03%	239,295,496.32	10.78%
20.01% - 30.00%	6,395	14.38%	247,964,875.00	11.17%
30.01% - 40.00%	5,781	13.00%	290,679,943.77	13.09%
40.01% - 50.00%	5,042	11.33%	300,966,885.64	13.56%
50.01% - 60.00%	4,616	10.38%	318,510,924.43	14.35%
60.01% - 70.00%	4,250	9.55%	320,658,407.46	14.44%
70.01% - 80.00%	2,862	6.43%	249,183,302.72	11.22%
80.01% - 90.00%	1,215	2.73%	130,373,601.45	5.87%
90.01% - 100.00%	540	1.21%	68,192,915.53	3.07%
100.00% +	423	0.95%	54,257,982.18	2.44%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,778	8.49%	73,473,754.05	3.31%
20.01% - 30.00%	4,686	10.53%	133,440,796.86	6.01%
30.01% - 40.00%	5,670	12.75%	208,476,518.04	9.39%
40.01% - 50.00%	6,203	13.94%	277,405,990.20	12.50%
50.01% - 60.00%	6,161	13.85%	316,943,885.09	14.28%
60.01% - 70.00%	5,645	12.69%	325,969,504.93	14.68%
70.01% - 80.00%	6,269	14.09%	403,317,714.89	18.17%
80.01% - 90.00%	3,077	6.92%	226,961,126.03	10.22%
90.01% - 100.00%	1,878	4.22%	159,902,166.73	7.20%
100.00% +	1,116	2.51%	94,192,877.68	4.24%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,679	44.24%	1,159,247,397.80	52.22%
Thessaloniki	6,182	13.90%	302,341,548.68	13.62%
Macedonia	4,522	10.17%	162,023,133.79	7.30%
Peloponnese	3,181	7.15%	130,665,744.85	5.89%
Thessaly	2,800	6.29%	105,706,726.25	4.76%
Sterea Ellada	2,375	5.34%	94,795,980.89	4.27%
Creta Island	1,662	3.74%	79,905,073.39	3.60%
Ionian Islands	659	1.48%	31,868,719.63	1.44%
Thrace	1,009	2.27%	38,668,326.47	1.74%
Epirus	1,120	2.52%	38,855,302.73	1.75%
Aegean Islands	1,294	2.91%	76,006,380.02	3.42%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	320	0.72%	21,860,867.15	0.98%
12 - 24	1,938	4.36%	135,599,215.52	6.11%
24 - 36	6,287	14.13%	442,590,568.42	19.94%
36 - 60	8,814	19.81%	618,391,911.83	27.85%
60 - 96	1,535	3.45%	72,588,895.58	3.27%
over 96	25,589	57.53%	929,052,876.00	41.85%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

LEGAL LOAN TERM				
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	6	0.01%	18,781.64	0.00%
5 - 10 years	1,079	2.43%	25,704,055.42	1.16%
10 - 15 years	3,702	8.32%	110,378,898.40	4.97%
15 - 20 years	6,883	15.47%	257,422,815.85	11.60%
20 - 25 years	8,375	18.83%	390,925,451.96	17.61%
25 - 30 years	13,174	29.62%	656,726,863.73	29.58%
30 - 35 years	7,036	15.82%	537,727,197.97	24.22%
35 years +	4,228	9.50%	241,180,269.52	10.86%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	33,021	74.23%	1,556,076,720.20	70.09%
Houses	11,462	25.77%	664,007,614.30	29.91%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,436	18.96%	412,684,070.27	18.59%
Purchase	21,401	48.11%	1,208,982,501.18	54.46%
Repair	8,657	19.46%	400,153,473.74	18.02%
Construction (re-mortgage)	122	0.27%	9,043,404.99	0.41%
Purchase (re-mortgage)	547	1.23%	35,232,433.71	1.59%
Repair (re-mortgage)	377	0.85%	23,238,883.87	1.05%
Equity Release	4,943	11.11%	130,749,566.74	5.89%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	44,429	99.88%	2,213,831,742.16	99.72%
Balloon	54	0.12%	6,252,592.34	0.28%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	39,418	88.61%	1,911,482,810.38	86.10%
Fixed Converting to Floating	4,994	11.23%	306,059,081.65	13.79%
Fixed to Maturity	71	0.16%	2,542,442.46	0.11%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	449	1.14%	18,938,027.13	0.99%
Euribor 1 Month	378	0.96%	23,198,371.31	1.21%
Euribor 3 Months	1,783	4.52%	93,717,678.51	4.90%
Eurobank OEK's Rate	119	0.30%	1,856,050.83	0.10%
Originator Rate	6,020	15.27%	101,351,103.43	5.30%
Saron 1M ISDA (CHF)	156	0.40%	16,459,172.90	0.86%
Saron 3M ISDA (CHF)	122	0.31%	15,305,427.11	0.80%
ESTR 1M ISDA (EUR)	70	0.18%	1,209,705.57	0.06%
Cap ECB Tracker	7,521	19.08%	248,141,959.75	12.98%
Cap Euribor 1 Month	3,933	9.98%	232,007,046.86	12.14%
Cap Euribor 3 Months	15,519	39.37%	783,888,766.52	41.01%
Cap Saron ISDA (CHF)	3,324	8.43%	374,938,406.44	19.62%
Other	24	0.06%	471,094.02	0.02%
Grand Total	39,418	100.00%	1,911,482,810.38	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	35	0.70%	1,335,502.58	0.44%
Euribor 1 Month	29	0.58%	1,515,913.30	0.50%
Euribor 3 Months	4,906	98.24%	302,479,127.63	98.83%
Originator Rate	24	0.48%	728,538.14	0.24%
Grand Total	4,994	100.00%	306,059,081.65	100.00%

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2023 - 31 Dec 2023	5	0.10%	257,088.92	0.08%
1 Jan 2024 - 31 Dec 2025	131	2.62%	6,136,388.81	2.00%
1 Jan 2026 - 31 Dec 2030	1,503	30.10%	82,584,685.47	26.98%
1 Jan 2031 - 31 Dec 2035	1,223	24.49%	72,600,853.73	23.72%
1 Jan 2036 - 31 Dec 2040	923	18.48%	57,164,449.88	18.68%
1 Jan 2041 +	1,209	24.21%	87,315,614.84	28.53%
Grand Total	4,994	100.00%	306,059,081.65	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,482	100.00%	2,220,029,178.73	100.00%
Y	1	0.00%	55,155.77	0.00%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	1	100.00%	55,155.77	100.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Grand Total	1	100.00%	55,155.77	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	38,315	86.13%	1,991,976,002.15	89.73%
Y	6,168	13.87%	228,108,332.35	10.27%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,652	98.13%	2,165,397,531.91	97.54%
Y	831	1.87%	54,686,802.59	2.46%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,425	95.37%	2,085,903,511.68	93.96%
S	2,058	4.63%	134,180,822.82	6.04%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,467	90.97%	2,077,651,159.88	93.58%
Y	4,016	9.03%	142,433,174.62	6.42%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	42,451	95.43%	2,124,194,244.56	95.68%
Second home/Holiday houses	1,891	4.25%	89,661,594.34	4.04%
Buy-to-let/Non-Owner occupied	63	0.14%	2,668,840.77	0.12%
Other	78	0.18%	3,559,654.83	0.16%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,632	26.15%	649,988,074.76	29.28%
Other Private Employees	6,802	15.29%	362,723,905.86	16.34%
Pensioner	8,163	18.35%	287,393,364.90	12.95%
Civil Servant	4,236	9.52%	169,370,883.73	7.63%
Other Self employed	2,435	5.47%	168,365,265.61	7.58%
Unemployed	3,052	6.86%	140,088,949.58	6.31%
Bank employee	1,643	3.69%	111,749,551.06	5.03%
Civil Servant - Policeman	1,245	2.80%	61,756,821.32	2.78%
Salesman	1,021	2.30%	47,590,312.24	2.14%
Teacher	1,124	2.53%	42,594,434.34	1.92%
Military Personnel	820	1.84%	40,866,245.60	1.84%
Housewife	878	1.97%	40,463,536.04	1.82%
Lawyers - Juurists	436	0.98%	34,682,576.47	1.56%
Independent means	482	1.08%	33,899,709.29	1.53%
Accountant	514	1.16%	28,550,703.67	1.29%
Grand Total	44,483	100.00%	2,220,084,334.50	100.00%