

Report No: 163

Reporting Date: 22/1/2024

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2023	31/12/2023

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

Programme Details as of 22/1/2024

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	A1	620,000,000.00	Euribor 3M + 0.50% *	20-May-26	20-May-27
4	16-May-16	XS1410482951	A1	300,000,000.00	Euribor 3M + 0.50% **	20-Feb-27	20-Feb-28
5	19-Mar-18	XS1795267514	A1	150,000,000.00	Euribor 3M + 0.50% *	20-Mar-26	20-Mar-27
6	11-Jul-18	XS1855456106	A1	270,000,000.00	Euribor 3M + 0.50% *	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	A1	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) 1.88

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	94	Act/360	2.0000%	3,237,777.78	3,237,777.78
4	20-Nov-23	20-Feb-24	63	Act/360	2.0000%	1,050,000.00	-
5	20-Dec-23	20-Mar-24	33	Act/360	2.0000%	275,000.00	-
6	20-Oct-23	22-Jan-24	94	Act/360	2.0000%	1,410,000.00	1,410,000.00
7	20-Nov-23	20-Feb-24	63	Act/360	2.0000%	2,100,000.00	-

23,891,111.11

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2023			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	401,792,992.12	1,843,509,959.91	2,277,411,679.26	390,419,801.39	1,811,780,840.05	2,220,084,334.50
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	401,535,747.25	1,841,104,992.63	2,274,728,909.75	390,078,727.17	1,808,413,401.98	2,216,360,198.85
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	361,123,891.78	1,789,255,808.04	2,179,238,412.55	358,250,139.84	1,760,621,866.49	2,135,282,125.68
A.4	Aggregate Original Principal O/S balance	498,481,767.01	2,778,724,727.63	3,277,206,494.64	476,325,356.05	2,744,084,496.97	3,220,409,853.02
A.5	Average Current Principal O/S balance	108,241.65	44,490.54	50,443.25	107,435.28	44,353.13	49,908.60
A.6	Average Original Principal O/S balance	134,289.27	67,060.64	72,588.08	131,074.67	67,176.30	72,396.42
A.7	Maximum Current Principal O/S balance	959,500.19	1,613,636.80	1,613,636.80	959,500.19	1,618,383.85	1,618,383.85
A.8	Maximum Original Principal O/S balance	1,302,541.68	2,000,000.00	2,000,000.00	1,261,403.05	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,712	41,436	45,148	3,634	40,849	44,483
A.10	Weighted Average Seasoning (years)	8.64	8.34	8.40	8.76	8.42	8.48
A.11	Weighted Average Remaining Maturity (years)	19.83	19.61	19.65	19.75	19.54	19.58
A.12	Weighted Average Current Indexed LTV percent (%)	77.97	51.96	56.92	74.61	51.49	55.74
A.13	Weighted Average Current Unindexed LTV percent (%)	70.73	48.49	52.73	67.58	48.15	51.72
A.14	Weighted Average Original LTV percent (%)	76.24	61.70	64.47	74.16	61.53	63.86
A.15	Weighted Average Interest Rate - Total (%)	2.31	4.46	4.05	2.31	4.48	4.08
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.49	3.54	2.53	4.49	3.56
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.95	97.57	97.45	97.06	96.65	96.72
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.48	1.79	1.92	2.09	2.52	2.44
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.51	0.51	0.51	0.77	0.64	0.67
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.06	0.13	0.12	0.09	0.19	0.17
A.21	FX Rate	0.9260	-	-	0.9562	-	-

-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 31/12/2023					
B.1	Scheduled And Paid Repayments	4,610	1,131,908.15	41,027	5,963,239.34	45,637	7,185,602.35
B.2	Partial Prepayments	8	151,436.40	147	1,057,846.24	155	1,221,384.47
B.3	Whole Prepayments	1	11,093.92	93	3,004,932.73	94	3,016,913.21
B.4	Total Principal Receipts (B1+B2+B3)	-	1,294,438.47	-	10,026,018.31	-	11,423,900.03

-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 31/12/2023					
C.1	Interest From Installments	4,843	712,821.39	50,951	6,115,749.13	55,794	6,885,534.65
C.2	Interest From Overdues	2,035	2,140.92	13,884	16,258.77	15,919	18,570.78
C.3	Total Interest Receipts (C1+C2)	-	714,962.31	-	6,132,007.90	-	6,904,105.43
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 31/12/2023					
A.1	Performing Loans	3,609	389,518,356.81	40,534	1,798,799,695.79	44,143	2,219,445,869.45
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	100	12,017,390.44	851	42,305,296.84	951	55,283,040.30
A.3	Totals (A1+ A2)	3,709	401,535,747.25	41,385	1,841,104,992.63	45,094	2,274,728,909.75
A.4	In Arrears Loans 90 Days To 360 Days	3	257,244.87	51	2,404,967.28	54	2,682,769.52
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	3	257,244.87	51	2,404,967.28	54	2,682,769.52

-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 31/12/2023					
B.1	30 Days < Installment <= 59 Days	84	9,980,268.80	674	32,935,043.45	758	43,712,871.53
B.2	60 Days < Installment <= 89 Days	16	2,037,121.64	177	9,370,253.39	193	11,570,168.77
B.3	Total (B1+B2=A4)	100	12,017,390.44	851	42,305,296.84	951	55,283,040.30
B.4	90 Days < Installment <= 119 Days	3	257,244.87	51	2,404,967.28	54	2,682,769.52
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	3	257,244.87	51	2,404,967.28	54	2,682,769.52

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 31/12/2023					
A.1	Total Outstanding Balance	14,222,245.40	1,561,196.53	49,140,363.11	7,752,294.04	63,670,650.60	9,347,304.80
A.2	Number of Loans	96	16	856	176	952	192



Statutory Tests

as of 31/12/2023

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,179,238,412.55
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	16,435,546.06
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)	2,195,673,958.61
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,037,000,000.00

Net Present Value Test	Pass
Net Present Value of Loans	2,407,881,241.58
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	16,435,546.06
Net Present Value of Covered Bond Liabilities	1,919,643,943.06
Lump Sum Amount (C * 1%)	19,400,000.00

Parallel shift +200bps of current interest rate curve

Net Present Value of Loans	2,319,297,237.24	Pass
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	16,435,546.06	
Net Present Value of Covered Bond Liabilities	1,854,659,660.14	
Lump Sum Amount (C * 1%)	19,400,000.00	

Parallel shift -200bps of current interest rate curve

Net Present Value of Loans	2,530,475,645.39	Pass
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	16,435,546.06	
Net Present Value of Covered Bond Liabilities	1,943,026,315.60	
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	68,501,222.86
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	32,905,753.42
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)	16,427,222.22
Credit interest	8,323.83
Opening Balance	16,435,546.05
Required Liquidity Buffer Reserve Ledger Amount	19,772,222.22
Amount credited to the account (payment to BoNY)	3,336,676.17
Available o/s Reserve Amount	19,772,222.22

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	3,712	8.22%	433,901,719.35	19.05%
EUR	41,436	91.78%	1,843,509,959.91	80.95%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	13,943	30.88%	329,387,851.59	10.05%
37.501 - 75.000	15,776	34.94%	867,790,407.54	26.48%
75.001 - 100.000	6,354	14.07%	559,902,874.50	17.08%
100.001 - 150.000	5,432	12.03%	669,177,988.43	20.42%
150.001 - 250.000	2,740	6.07%	516,316,166.39	15.75%
250.001 - 500.000	800	1.77%	259,494,221.62	7.92%
500.001 +	103	0.23%	75,136,984.57	2.29%
Grand Total	45,148	100.00%	3,277,206,494.64	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	24,151	53.49%	439,968,320.48	19.32%
37.501 - 75.000	12,082	26.76%	642,875,438.17	28.23%
75.001 - 100.000	3,581	7.93%	308,530,367.64	13.55%
100.001 - 150.000	3,177	7.04%	383,521,581.63	16.84%
150.001 - 250.000	1,592	3.53%	296,718,628.55	13.03%
250.001 - 500.000	500	1.11%	160,921,648.38	7.07%
500.001 +	65	0.14%	44,875,694.43	1.97%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,714	14.87%	130,081,854.33	5.71%
2005	2,782	6.16%	104,284,808.84	4.58%
2006	3,563	7.89%	147,362,019.74	6.47%
2007	2,735	6.06%	143,774,149.20	6.31%
2008	1,572	3.48%	80,805,677.53	3.55%
2009	1,193	2.64%	52,876,168.50	2.32%
2010	1,799	3.98%	82,846,404.01	3.64%
2011	1,803	3.99%	73,269,043.50	3.22%
2012	1,458	3.23%	46,964,648.56	2.06%
2013	1,042	2.31%	32,032,581.12	1.41%
2014	524	1.16%	15,635,104.91	0.69%
2015	448	0.99%	18,310,569.19	0.80%
2016	439	0.97%	20,255,083.09	0.89%
2017	502	1.11%	22,662,372.46	1.00%
2018	603	1.34%	29,786,314.26	1.31%
2019	2,170	4.81%	147,067,152.90	6.46%
2020	7,414	16.42%	531,019,283.11	23.32%
2021	5,861	12.98%	420,669,448.70	18.47%
2022	2,029	4.49%	143,315,155.81	6.29%
2023	497	1.10%	34,393,839.50	1.51%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,407	5.33%	13,248,341.03	0.58%
2026 - 2030	8,062	17.86%	142,627,615.52	6.26%
2031 - 2035	7,552	16.73%	279,761,773.83	12.28%
2036 - 2040	8,055	17.84%	438,667,868.44	19.26%
2041 - 2045	6,825	15.12%	430,446,555.17	18.90%
2046 +	12,247	27.13%	972,659,525.27	42.71%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,656	10.31%	33,665,121.70	1.48%
40.01 - 60 months	2,262	5.01%	36,455,513.13	1.60%
60.01 - 90 months	4,253	9.42%	105,822,897.37	4.65%
90.01 - 120 months	3,606	7.99%	122,960,066.17	5.40%
120.01 - 150 months	3,903	8.64%	167,759,560.85	7.37%
150.01 - 180 months	4,244	9.40%	224,400,336.41	9.85%
over 180 months	22,224	49.22%	1,586,348,183.64	69.66%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	51	0.11%	5,915,194.30	0.26%
1.01% - 2.00%	1,241	2.75%	152,569,587.12	6.70%
2.01% - 3.00%	2,894	6.41%	315,003,154.60	13.83%
3.01% - 4.00%	13,116	29.05%	879,779,029.92	38.63%
4.01% - 5.00%	14,094	31.22%	457,367,748.69	20.08%
5.01% - 6.00%	7,605	16.84%	274,939,203.11	12.07%
6.01% - 7.00%	3,772	8.35%	136,197,186.70	5.98%
7.01% +	2,375	5.26%	55,640,574.83	2.44%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,352	29.57%	234,261,904.08	10.29%
20.01% - 30.00%	6,082	13.47%	235,363,966.68	10.33%
30.01% - 40.00%	5,287	11.71%	262,559,328.11	11.53%
40.01% - 50.00%	4,967	11.00%	293,366,232.87	12.88%
50.01% - 60.00%	4,214	9.33%	277,210,108.21	12.17%
60.01% - 70.00%	3,373	7.47%	239,801,557.57	10.53%
70.01% - 80.00%	2,840	6.29%	221,265,138.02	9.72%
80.01% - 90.00%	1,984	4.39%	177,312,507.85	7.79%
90.01% - 100.00%	1,482	3.28%	151,903,506.14	6.67%
100.00% +	1,567	3.47%	184,367,429.73	8.10%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,404	29.69%	239,000,604.97	10.49%
20.01% - 30.00%	6,458	14.30%	250,012,004.76	10.98%
30.01% - 40.00%	5,841	12.94%	292,462,686.22	12.84%
40.01% - 50.00%	5,100	11.30%	302,121,861.07	13.27%
50.01% - 60.00%	4,679	10.36%	322,627,752.67	14.17%
60.01% - 70.00%	4,295	9.51%	320,150,299.55	14.06%
70.01% - 80.00%	2,919	6.47%	260,493,463.13	11.44%
80.01% - 90.00%	1,288	2.85%	136,309,466.93	5.99%
90.01% - 100.00%	609	1.35%	76,851,698.93	3.37%
100.00% +	555	1.23%	77,381,841.04	3.40%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,817	8.45%	74,362,521.73	3.27%
20.01% - 30.00%	4,734	10.49%	135,787,874.23	5.96%
30.01% - 40.00%	5,722	12.67%	210,262,296.03	9.23%
40.01% - 50.00%	6,288	13.93%	280,421,021.86	12.31%
50.01% - 60.00%	6,222	13.78%	317,550,666.29	13.94%
60.01% - 70.00%	5,731	12.69%	331,367,648.78	14.55%
70.01% - 80.00%	6,316	13.99%	409,269,286.09	17.97%
80.01% - 90.00%	3,118	6.91%	233,538,831.57	10.25%
90.01% - 100.00%	1,947	4.31%	168,542,063.31	7.40%
100.00% +	1,253	2.78%	116,309,469.38	5.11%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,919	44.12%	1,186,756,138.24	52.11%
Thessaloniki	6,276	13.90%	310,059,652.14	13.61%
Macedonia	4,608	10.21%	167,521,389.80	7.36%
Peloponnese	3,256	7.21%	135,145,919.83	5.93%
Thessaly	2,825	6.26%	107,461,099.01	4.72%
Sterea Ellada	2,416	5.35%	96,663,974.32	4.24%
Creta Island	1,690	3.74%	82,310,107.37	3.61%
Ionian Islands	671	1.49%	33,108,473.83	1.45%
Thrace	1,033	2.29%	40,174,664.86	1.76%
Epirus	1,142	2.53%	39,914,237.15	1.75%
Aegean Islands	1,312	2.91%	78,296,022.73	3.44%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	486	1.08%	33,800,998.00	1.48%
12 - 24	2,006	4.44%	141,766,310.71	6.22%
24 - 36	5,028	11.14%	364,231,363.46	15.99%
36 - 60	10,418	23.08%	734,394,736.02	32.25%
60 - 96	1,564	3.46%	74,448,629.13	3.27%
over 96	25,646	56.80%	928,769,641.93	40.78%
Grand Total	45,148	100.00%	2,277,411,679.26	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	5	0.01%	14,103.48	0.00%
5 - 10 years	1,087	2.41%	25,868,376.38	1.14%
10 - 15 years	3,743	8.29%	112,755,276.93	4.95%
15 - 20 years	6,953	15.40%	263,339,032.81	11.56%
20 - 25 years	8,517	18.86%	401,697,164.70	17.64%
25 - 30 years	13,357	29.58%	670,564,201.50	29.44%
30 - 35 years	7,244	16.05%	561,078,074.70	24.64%
35 years +	4,242	9.40%	242,095,448.76	10.63%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	33,515	74.23%	1,596,446,349.67	70.10%
Houses	11,633	25.77%	680,965,329.60	29.90%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,527	18.89%	422,529,123.01	18.55%
Purchase	21,661	47.98%	1,238,372,338.58	54.38%
Repair	8,858	19.62%	411,361,455.88	18.06%
Construction (re-mortgage)	124	0.27%	9,171,028.20	0.40%
Purchase (re-mortgage)	566	1.25%	37,031,674.86	1.63%
Repair (re-mortgage)	389	0.86%	24,478,688.11	1.07%
Equity Release	5,023	11.13%	134,467,370.63	5.90%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	45,094	99.88%	2,271,041,202.37	99.72%
Balloon	54	0.12%	6,370,476.89	0.28%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	39,942	88.47%	1,959,381,117.04	86.04%
Fixed Converting to Floating	5,129	11.36%	315,491,827.24	13.85%
Fixed to Maturity	77	0.17%	2,538,734.98	0.11%
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%

Fixed rate assets **13.96%**
Asset's WAL (in years) **8.31**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	447	1.12%	18,749,844.57	0.96%	
Euribor 1 Month	401	1.00%	25,596,524.29	1.31%	
Euribor 3 Months	1,861	4.66%	99,779,412.19	5.09%	
Eurobank OEK's Rate	119	0.30%	1,827,358.45	0.09%	
Originator Rate	6,041	15.12%	100,736,184.07	5.14%	
Saron 1M ISDA (CHF)	162	0.41%	18,316,044.85	0.93%	
Saron 3M ISDA (CHF)	128	0.32%	16,426,109.37	0.84%	
ESTR 1M ISDA (EUR)	69	0.17%	1,227,188.69	0.06%	
Cap ECB Tracker	7,547	18.89%	246,286,760.19	12.57%	
Cap Euribor 1 Month	4,044	10.12%	237,921,960.83	12.14%	
Cap Euribor 3 Months	15,709	39.33%	794,532,901.83	40.55%	
Cap Saron ISDA (CHF)	3,390	8.49%	397,515,859.33	20.29%	
Other	24	0.06%	464,968.38	0.02%	
Grand Total	39,942	100.00%	1,959,381,117.04	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	35	0.68%	1,321,219.96	0.42%	
Euribor 1 Month	29	0.57%	1,506,910.07	0.48%	
Euribor 3 Months	5,047	98.40%	312,202,582.76	98.96%	
Originator Rate	18	0.35%	461,114.45	0.15%	
Grand Total	5,129	100.00%	315,491,827.24	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 2024 - 31 Dec 2025	128	2.50%	5,803,763.72	1.84%	
1 Jan 2026 - 31 Dec 2030	1,570	30.61%	86,157,006.73	27.31%	
1 Jan 2031 - 31 Dec 2035	1,258	24.53%	75,558,969.36	23.95%	
1 Jan 2036 - 31 Dec 2040	937	18.27%	58,215,249.29	18.45%	
1 Jan 2041 +	1,236	24.10%	89,756,838.14	28.45%	
Grand Total	5,129	100.00%	315,491,827.24	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	45,147	100.00%	2,277,356,649.26	100.00%	
Y	1	0.00%	55,030.00	0.00%	
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	1	100.00%	55,030.00	100.00%	
OEK Subsidy	0	0.00%	0.00	0.00%	
Grand Total	1	100.00%	55,030.00	100.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	38,934	86.24%	2,046,613,466.69	89.87%	
Y	6,214	13.76%	230,798,212.57	10.13%	
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	44,322	98.17%	2,222,560,222.10	97.59%	
Y	826	1.83%	54,851,457.17	2.41%	
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	43,055	95.36%	2,138,633,072.70	93.91%	
S	2,093	4.64%	138,778,606.56	6.09%	
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	40,975	90.76%	2,131,399,268.33	93.59%	
Y	4,173	9.24%	146,012,410.93	6.41%	
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	43,080	95.42%	2,178,665,840.61	95.66%	
Second home/Holiday houses	1,926	4.27%	92,526,796.05	4.06%	
Buy-to-let/Non-Owner occupied	62	0.14%	2,642,496.98	0.12%	
Other	80	0.18%	3,576,545.62	0.16%	
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	11,473	25.41%	665,179,471.66	29.21%	
Other Private Employees	6,923	15.33%	373,783,277.89	16.41%	
Pensioner	8,295	18.37%	294,738,986.96	12.94%	
Civil Servant	4,306	9.54%	174,215,037.48	7.65%	
Other Self employed	2,480	5.49%	173,078,968.00	7.60%	
Unemployed	3,101	6.87%	144,229,802.06	6.33%	
Bank employee	1,668	3.69%	115,212,054.59	5.06%	
Civil Servant - Policeman	1,263	2.80%	62,739,873.88	2.75%	
Salesman	1,035	2.29%	48,224,820.02	2.12%	
Teacher	1,134	2.51%	43,272,678.11	1.90%	
Military Personnel	837	1.85%	42,541,518.76	1.87%	
Housewife	894	1.98%	41,866,811.23	1.84%	
Lawyers - Juurists	433	0.96%	34,808,254.10	1.53%	
Independent means	486	1.08%	34,628,969.97	1.52%	
Civil Servant - Primary School Teachers	820	1.82%	28,891,154.56	1.27%	
Grand Total	45,148	100.00%	2,277,411,679.26	100.00%	