

Report No: **127**

Reporting Date: **20/1/2021**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2021	31/12/2020

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

I Programme Details as of 20/1/2021

Series	Issue Date	ISIN	Moody's Rating	Original Balance (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 + 1,25%	22-Feb-21	21-Feb-22
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
				1,340,000,000.00			

Fixed Rate Bonds **0%**
Liability WAL (in years) **0.43**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-20	20-Jan-21	92	Act/360	0.0000%	0.00	0.00
4	20-Nov-20	22-Feb-21	61	Act/360	0.7230%	367,525.00	-
5	21-Dec-20	22-Mar-21	30	Act/360	0.7090%	88,625.00	-
6	20-Oct-20	20-Jan-21	92	Act/360	0.0000%	0.00	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

1,531,128,129.14

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2020			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	307,785,435.03	1,424,136,197.57	1,709,069,945.98	319,065,303.96	1,453,829,692.19	1,748,197,534.20
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	307,756,086.16	1,422,384,588.57	1,707,291,167.13	318,932,240.02	1,451,681,725.45	1,745,926,803.43
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	270,654,093.92	1,280,568,886.48	1,531,128,129.14	280,887,388.95	1,301,162,847.18	1,560,307,961.07
A.4	Aggregate Original Principal O/S balance	353,276,348.39	2,075,580,586.86	2,428,856,935.25	369,349,015.51	2,168,827,892.08	2,538,176,907.59
A.5	Average Current Principal O/S balance	95,378.19	40,468.76	44,486.18	92,108.92	39,362.91	43,274.36
A.6	Average Original Principal O/S balance	109,475.16	58,980.44	63,221.85	106,625.00	58,721.72	62,829.27
A.7	Maximum Current Principal O/S balance	1,085,995.63	4,154,904.78	4,154,904.78	1,085,110.86	4,140,275.80	4,140,275.80
A.8	Maximum Original Principal O/S balance	1,116,602.11	5,500,000.00	5,500,000.00	1,112,790.48	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,227	35,191	38,418	3,464	36,934	40,398
A.10	Weighted Average Seasoning (years)	11.23	8.59	9.03	11.47	9.09	9.49
A.11	Weighted Average Remaining Maturity (years)	17.47	19.53	19.19	17.08	18.87	18.57
A.12	Weighted Average Current Indexed LTV percent (%)	80.96	70.65	72.37	81.00	71.32	72.95
A.13	Weighted Average Current Unindexed LTV percent (%)	60.51	52.81	54.09	60.46	53.08	54.32
A.14	Weighted Average Original LTV percent (%)	68.64	67.40	67.60	69.44	69.44	69.44
A.15	Weighted Average Interest Rate - Total (%)	0.46	1.88	1.65	0.49	1.86	1.63
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.27	0.97	0.56	1.29	1.00
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.29	97.34	97.66	98.86	96.90	97.23
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.55	2.13	1.87	0.97	2.33	2.10
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.16	0.41	0.37	0.13	0.62	0.54
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.01	0.12	0.10	0.04	0.15	0.13
A.21	FX Rate	1.0802	1.00	-	1.0839	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2020					
		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	2,989	990,605.85	30,160	4,266,104.51	33,149	5,183,162.32
B.2	Partial Prepayments	2	5,281.70	62	1,450,798.62	64	1,455,688.18
B.3	Whole Prepayments	13	1,087,885.63	60	1,834,915.21	73	2,842,030.22
B.4	Total Principal Receipts (B1+B2+B3)					-	9,480,880.72

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2020					
		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	2,461	83,894.92	27,557	1,663,742.04	30,018	1,741,408.14
C.2	Interest From Overdues	891	573.34	8,336	6,672.16	9,227	7,202.93
C.3	Total Interest Receipts (C1+C2)	-	84,468.26	-	1,670,414.20	-	1,748,611.07
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2020					
		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	3,195	305,588,027.50	32,773	1,386,185,824.23	35,968	1,669,085,312.75
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	31	2,168,058.66	2,359	36,198,764.34	2,390	38,205,854.38
A.3	Totals (A1+ A2)	3,226	307,756,086.16	35,132	1,422,384,588.57	38,358	1,707,291,167.13
A.4	In Arrears Loans 90 Days To 360 Days	1	29,348.87	59	1,751,609.00	60	1,778,778.85
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	1	29,348.87	59	1,751,609.00	60	1,778,778.85

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2020					
		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	22	1,684,506.52	2,107	30,334,003.57	2,129	31,893,443.04
B.2	60 Days < Installment <= 89 Days	9	483,552.14	252	5,864,760.77	261	6,312,411.33
B.3	Total (B1+B2=A4)	31	2,168,058.66	2,359	36,198,764.34	2,390	38,205,854.38
B.4	90 Days < Installment <= 119 Days	1	29,348.87	55	1,685,080.13	56	1,712,249.98
B.5	120 Days < Installment <= 360 Days	0	0.00	4	66,528.87	4	66,528.87
B.6	Total (B4+B5=A4)	1	29,348.87	59	1,751,609.00	60	1,778,778.85

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2020					
		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	12,598,246.50	21,923,422.16	93,126,781.58	120,619,149.29	104,789,664.84	140,914,855.79
A.2	Number of Loans	112	334	1,555	3,209	1,667	3,543



Statutory Tests

as of 31/12/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	285,545.83	
Total Bonds Amount	1,340,285,545.83	
Current Outstanding Balance of Loans	1,709,069,945.98	
A. Adjusted Outstanding Principal of Loans ²	1,531,128,129.14	
B. Accrued Interest on Loans	2,498,219.23	
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	2,874,166.67	
Nominal Value (A+B+C+D-Z)	1,530,752,181.70	
Bonds / Nominal Value Assets Percentage	1,441,167,253.58	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,681,611,969.00	
Net Present Value of Liabilities	1,343,693,287.06	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	1,637,596,222.81	
Net Present Value of Liabilities	1,341,204,315.57	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	1,868,078,127.40	
Net Present Value of Liabilities	1,356,030,753.58	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	19,130,938.95	
Interest due on all series of covered bonds during 1st year	851,188.71	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	1,125,489.08	
Required Reserve Amount	835,179.17	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	1,125,489.08	

¹ Outstanding Accrued Interest on Bonds as at end date of data's reporting period

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

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

⁴ 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	3,227	8.40%	284,933,748.41	16.67%
EUR	35,191	91.60%	1,424,136,197.57	83.33%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,719	43.52%	346,977,884.76	14.29%
37.501 - 75.000	10,988	28.60%	598,740,490.48	24.65%
75.001 - 100.000	4,256	11.08%	375,244,931.96	15.45%
100.001 - 150.000	3,756	9.78%	465,003,974.74	19.14%
150.001 - 250.000	2,040	5.31%	387,092,416.00	15.94%
250.001 - 500.000	580	1.51%	189,034,829.94	7.78%
500.001 +	79	0.21%	66,762,407.37	2.75%
Grand Total	38,418	100.00%	2,428,856,935.25	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	22,993	59.85%	390,346,501.90	22.84%
37.501 - 75.000	9,134	23.78%	485,721,375.89	28.42%
75.001 - 100.000	2,701	7.03%	232,678,008.38	13.61%
100.001 - 150.000	2,151	5.60%	259,655,392.64	15.19%
150.001 - 250.000	1,074	2.80%	200,084,882.49	11.71%
250.001 - 500.000	316	0.82%	101,580,720.27	5.94%
500.001 +	49	0.13%	39,003,064.41	2.28%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,583	19.74%	178,374,396.65	0/1/1900
2005	2,358	6.14%	119,413,861.58	6.99%
2006	3,670	9.55%	188,586,562.94	11.03%
2007	3,257	8.48%	184,858,625.55	10.82%
2008	1,924	5.01%	114,679,016.51	6.71%
2009	1,134	2.95%	59,196,573.75	3.46%
2010	1,159	3.02%	61,033,007.32	3.57%
2011	1,377	3.58%	48,665,968.66	2.85%
2012	2,054	5.35%	58,028,959.85	3.40%
2013	1,382	3.60%	34,582,770.60	2.02%
2014	497	1.29%	10,990,154.36	0.64%
2015	159	0.41%	6,134,796.49	0.36%
2016	1,358	3.53%	46,821,039.18	2.74%
2017	2,374	6.18%	78,461,445.66	4.59%
2018	1,186	3.09%	44,216,040.81	2.59%
2019	2,555	6.65%	165,117,782.34	9.66%
2020	4,391	11.43%	309,908,943.74	18.13%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	7,247	18.86%	140,261,622.70	8.21%
2026 - 2030	6,670	17.36%	166,695,781.50	9.75%
2031 - 2035	5,302	13.80%	227,319,038.97	13.30%
2036 - 2040	5,762	15.00%	332,248,765.79	19.44%
2041 - 2045	5,046	13.13%	289,823,829.93	16.96%
2046 +	8,391	21.84%	552,720,907.09	32.34%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,277	13.74%	114,286,285.88	6.69%
40.01 - 60 months	1,121	2.92%	21,960,190.28	1.28%
60.01 - 90 months	4,341	11.30%	71,791,227.06	4.20%
90.01 - 120 months	2,940	7.65%	92,453,754.36	5.41%
120.01 - 150 months	2,832	7.37%	109,530,671.17	6.41%
150.01 - 180 months	2,479	6.45%	112,581,308.12	6.59%
over 180 months	19,428	50.57%	1,186,466,509.09	69.42%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	9,522	24.79%	538,898,533.45	31.53%
1.01% - 2.00%	13,625	35.47%	719,282,595.01	42.09%
2.01% - 3.00%	3,339	8.69%	127,049,193.83	7.43%
3.01% - 4.00%	4,779	12.44%	189,448,582.26	11.08%
4.01% - 5.00%	4,322	11.25%	77,443,277.35	4.53%
5.01% - 6.00%	658	1.71%	21,186,019.36	1.24%
6.01% - 7.00%	698	1.82%	13,944,957.74	0.82%
7.01% +	1,475	3.84%	21,816,786.98	1.28%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	8,816	22.95%	114,714,191.21	6.71%
20.01% - 30.00%	3,727	9.70%	107,793,834.03	6.31%
30.01% - 40.00%	3,674	9.56%	131,538,808.36	7.70%
40.01% - 50.00%	3,299	8.59%	144,565,799.75	8.46%
50.01% - 60.00%	3,314	8.63%	164,263,788.23	9.61%
60.01% - 70.00%	3,241	8.44%	187,372,624.90	10.96%
70.01% - 80.00%	2,792	7.27%	175,776,456.52	10.28%
80.01% - 90.00%	2,234	5.81%	137,908,593.97	8.07%
90.01% - 100.00%	2,141	5.57%	147,758,308.24	8.65%
100.00% +	5,180	13.48%	397,377,540.77	23.25%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,708	27.87%	168,017,795.69	9.83%
20.01% - 30.00%	4,927	12.82%	166,570,748.34	9.75%
30.01% - 40.00%	4,793	12.48%	203,898,759.16	11.93%
40.01% - 50.00%	4,502	11.72%	234,270,304.32	13.71%
50.01% - 60.00%	3,823	9.95%	225,985,586.69	13.22%
60.01% - 70.00%	4,047	10.53%	268,741,400.84	15.72%
70.01% - 80.00%	3,412	8.88%	247,218,577.92	14.47%
80.01% - 90.00%	1,226	3.19%	98,963,593.41	5.79%
90.01% - 100.00%	450	1.17%	43,601,927.05	2.55%
100.00% +	530	1.38%	51,801,252.56	3.03%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,258	11.08%	71,001,532.53	4.15%
20.01% - 30.00%	4,242	11.04%	106,273,736.03	6.22%
30.01% - 40.00%	4,555	11.86%	147,997,035.10	8.66%
40.01% - 50.00%	4,509	11.74%	188,903,668.17	11.05%
50.01% - 60.00%	4,132	10.76%	197,894,486.77	11.58%
60.01% - 70.00%	4,022	10.47%	224,434,370.88	13.13%
70.01% - 80.00%	4,390	11.43%	270,519,208.67	15.83%
80.01% - 90.00%	3,186	8.29%	192,091,457.01	11.24%
90.01% - 100.00%	2,368	6.16%	166,722,812.20	9.76%
100.00% +	2,756	7.17%	143,231,638.63	8.38%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	16,779	43.67%	902,210,483.13	52.79%
Thessaloniki	5,382	14.01%	233,351,685.04	13.65%
Macedonia	3,938	10.25%	123,236,755.94	7.21%
Peloponnese	2,802	7.29%	101,975,380.23	5.97%
Thessaly	2,498	6.50%	76,586,936.91	4.48%
Stereia Ellada	2,112	5.50%	72,015,190.09	4.21%
Creta Island	1,410	3.67%	61,143,666.52	3.58%
Ionian Islands	587	1.53%	22,903,063.48	1.34%
Thrace	804	2.09%	28,559,327.08	1.67%
Epirus	1,005	2.62%	31,330,610.91	1.83%
Aegean Islands	1,101	2.87%	55,756,846.66	3.26%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	4,369	11.37%	308,291,422.00	18.04%
12 - 24	2,545	6.62%	165,799,403.86	9.70%
24 - 36	1,186	3.09%	44,092,524.81	2.58%
36 - 60	3,761	9.79%	126,265,371.78	7.39%
60 - 96	1,851	4.82%	47,467,276.30	2.78%
over 96	24,706	64.31%	1,017,153,947.23	59.52%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	2,834	7.38%	91,423,393.94	5.35%
5 - 10 years	1,123	2.92%	19,095,399.10	1.12%
10 - 15 years	2,937	7.64%	73,878,772.60	4.32%
15 - 20 years	4,642	12.08%	157,935,585.54	9.24%
20 - 25 years	5,544	14.43%	247,723,893.21	14.49%
25 - 30 years	9,804	25.52%	444,639,081.39	26.02%
30 - 35 years	5,564	14.48%	333,757,887.10	19.53%
35 years +	5,970	15.54%	340,615,933.09	19.93%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	27,820	72.41%	1,186,959,813.29	69.45%
Houses	10,598	27.59%	522,110,132.68	30.55%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	7,091	18.46%	312,977,588.75	18.31%
Purchase	15,759	41.02%	858,782,225.09	50.25%
Repair	7,826	20.37%	331,544,258.88	19.40%
Construction (re-mortgage)	145	0.38%	9,389,448.94	0.55%
Purchase (re-mortgage)	528	1.37%	30,755,036.22	1.80%
Repair (re-mortgage)	444	1.16%	25,086,475.68	1.47%
Equity Release	6,625	17.24%	140,534,912.42	8.22%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	34,687	90.29%	1,599,767,854.21	93.60%
Balloon	3,731	9.71%	109,302,091.77	6.40%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	35,048	91.23%	1,572,177,479.76	91.99%
Fixed Converting to Floating	3,223	8.39%	133,911,175.07	7.84%
Fixed to Maturity	147	0.38%	2,981,291.15	0.17%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

Fixed rate assets **8.01%**
Asset WAL (in years) **8.25**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,169	6.19%	214,801,096.02	13.66%
Libor 3 Months (CHF)	716	2.04%	54,769,523.42	3.48%
ECB Tracker	7,124	20.33%	317,693,652.85	20.21%
Euribor 1 Month	3,775	10.77%	233,512,488.15	14.85%
Euribor 3 Months	12,487	35.63%	573,743,062.96	36.49%
Libor 1 Month (Euro)	85	0.24%	1,624,169.91	0.10%
Eurobank OEK's Rate	82	0.23%	1,627,352.13	0.10%
Euribor 6 Months	2	0.01%	16,509.58	0.00%
TBank OEK's Rate	24	0.07%	518,720.45	0.03%
TBank OG Rate	5	0.01%	66,225.87	0.00%
Originator Rate	8,579	24.48%	173,804,678.42	11.06%
Grand Total	35,048	100.00%	1,572,177,479.76	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7	0.22%	306,344.32	0.23%
Libor 3 Months (CHF)	72	2.23%	2,701,489.45	2.02%
ECB Tracker	66	2.05%	3,230,960.53	2.41%
Euribor 1 Month	715	22.18%	19,573,111.16	14.62%
Euribor 3 Months	2,300	71.36%	104,890,279.17	78.33%
Originator Rate	63	1.95%	3,209,010.44	2.40%
Grand Total	3,223	100.00%	133,911,175.07	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 2021 - 31 Dec 2021	652	20.23%	19,537,604.62	14.59%
1 Jan 2022 +	2,571	79.77%	114,373,570.45	85.41%
Grand Total	3,223	100.00%	133,911,175.07	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	38,415	99.99%	1,709,012,870.74	100.00%
Y	3	0.01%	57,075.24	0.00%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	2	66.67%	51,736.30	90.65%
OEK Subsidy	1	33.33%	5,338.94	9.35%
Grand Total	3	100.00%	57,075.24	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	25,222	65.65%	1,270,397,864.06	74.33%
Y	13,196	34.35%	438,672,081.92	25.67%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	37,261	96.99%	1,622,665,632.56	94.94%
Y	1,157	3.01%	86,404,313.41	5.06%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	36,112	94.00%	1,554,911,435.95	90.98%
S	2,306	6.00%	154,158,510.03	9.02%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	34,871	90.77%	1,590,563,804.34	93.07%
Y	3,547	9.23%	118,506,141.64	6.93%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	37,139	96.67%	1,646,795,303.30	96.36%
Second home/Holiday houses	1,181	3.07%	58,575,078.72	3.43%
Buy-to-let/Non-Owner occupied	53	0.14%	2,165,423.31	0.13%
Other	45	0.12%	1,534,140.65	0.09%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	10,042	26.14%	510,446,700.97	29.87%
Other Private Employees	4,979	12.96%	242,172,966.57	14.17%
Pensioner	7,088	18.45%	217,574,750.04	12.73%
Other Self employed	2,220	5.78%	124,749,252.19	7.30%
Unemployed	3,514	9.15%	124,519,323.43	7.29%
Bank employee	1,844	4.80%	123,646,984.29	7.23%
Civil Servant	3,518	9.16%	115,689,759.71	6.77%
Civil Servant - Policeman	806	2.10%	42,086,349.02	2.46%
Salesman	859	2.24%	37,160,660.67	2.17%
Housewife	945	2.46%	35,057,406.35	2.05%
Teacher	901	2.35%	31,497,026.76	1.84%
Independent means	467	1.22%	31,143,007.54	1.82%
Military Personnel	526	1.37%	27,527,912.05	1.61%
Lawyers - Jurists	322	0.84%	24,520,701.72	1.43%
Civil Servant - Bank employee	387	1.01%	21,277,144.65	1.24%
Grand Total	38,418	100.00%	1,709,069,945.98	100.00%