

Report No: 139

Reporting Date: 20/1/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/12/2021	31/12/2021

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

I Programme Details as of 20/1/2022

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-23	22-Jul-24
4	16-May-16	XS1410482951	Baa2	300,000,000.00	Euribor 3M + 0.50%	21-Feb-22	20-Feb-23
5	19-Mar-18	XS1795267514	Baa2	150,000,000.00	Euribor 3M + 0.50%	21-Mar-22	20-Mar-23
6	11-Jul-18	XS1855456106	Baa2	270,000,000.00	Euribor 3M + 0.50%	21-Mar-22	20-Mar-23
7	4-Feb-21	XS2297243987	Baa2	600,000,000.00	Euribor 3M + 0.50%	20-May-22	20-May-23
				1,940,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.70

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-21	20-Jan-22	92	Act/360	0.0000%	0.00	0.00
4	22-Nov-21	21-Feb-22	59	Act/360	0.0000%	0.00	-
5	20-Dec-21	21-Mar-22	31	Act/360	0.0000%	0.00	-
6	20-Oct-21	20-Jan-22	92	Act/360	0.0000%	0.00	0.00
7	22-Nov-21	21-Feb-22	59	Act/360	0.0000%	0.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2021			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	469,391,872.17	2,026,645,033.14	2,480,997,827.81	454,521,522.03	2,005,209,500.19	2,440,992,359.28
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	465,538,597.20	2,017,630,739.98	2,468,253,716.65	452,424,124.24	1,995,159,022.84	2,428,930,954.04
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	387,047,342.85	1,889,496,642.57	2,264,143,184.87	371,062,703.33	1,854,132,438.53	2,209,897,254.76
A.4	Aggregate Original Principal O/S balance	516,809,587.12	3,012,062,682.65	3,528,872,269.77	498,512,203.10	2,988,762,054.65	3,487,274,257.75
A.5	Average Current Principal O/S balance	112,834.58	43,981.97	49,383.90	112,505.33	43,864.23	49,061.23
A.6	Average Original Principal O/S balance	124,233.07	65,367.36	70,241.69	123,394.11	65,379.58	70,090.33
A.7	Maximum Current Principal O/S balance	967,164.34	3,969,495.37	3,969,495.37	969,789.73	3,985,096.59	3,985,096.59
A.8	Maximum Original Principal O/S balance	1,167,509.05	5,500,000.00	5,500,000.00	1,156,427.23	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,160	46,079	50,239	4,040	45,714	49,754
A.10	Weighted Average Seasoning (years)	7.74	7.93	7.90	8.00	8.02	8.01
A.11	Weighted Average Remaining Maturity (years)	20.80	19.89	20.05	20.65	19.84	19.98
A.12	Weighted Average Current Indexed LTV percent (%)	89.73	61.40	66.59	91.34	63.13	68.17
A.13	Weighted Average Current Unindexed LTV percent (%)	67.85	48.23	51.82	67.08	48.13	51.51
A.14	Weighted Average Original LTV percent (%)	72.53	61.10	63.19	71.72	61.20	63.08
A.15	Weighted Average Interest Rate - Total (%)	0.40	2.05	1.74	0.42	2.07	1.77
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.52	1.16	0.86	0.54	1.16	0.88
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	92.32	94.46	94.07	93.25	94.18	94.02
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.92	3.84	4.04	4.42	3.98	4.06
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.94	1.25	1.38	1.87	1.34	1.43
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.82	0.44	0.51	0.46	0.50	0.49
A.21	FX Rate	1.0331			1.0430		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2021					
		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	6,628	1,689,928.16	60,249	8,732,429.16	66,877	10,368,212.88
B.2	Partial Prepayments	5	219,623.10	122	1,276,669.76	127	1,489,256.25
B.3	Whole Prepayments	5	310,184.42	88	3,093,879.31	93	3,394,125.58
B.4	Total Principal Receipts (B1+B2+B3)	-	2,219,735.68	-	13,102,978.23	-	15,251,594.70

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2021					
		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	4,541	161,317.08	53,347	3,466,859.82	57,888	3,623,008.38
C.2	Interest From Overdues	1,929	1,241.12	14,405	9,248.06	16,334	10,449.42
C.3	Total Interest Receipts (C1+C2)	-	162,558.20	-	3,476,107.88	-	3,633,457.80
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2021					
		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	3,891	433,346,043.30	42,510	1,914,384,711.38	46,401	2,333,846,567.25
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	247	32,192,553.90	3,375	103,246,028.60	3,622	134,407,149.40
A.3	Totals (A1+ A2)	4,138	465,538,597.20	45,885	2,017,630,739.98	50,023	2,468,253,716.65
A.4	In Arrears Loans 90 Days To 360 Days	22	3,853,274.97	194	9,014,293.16	216	12,744,111.15
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	22	3,853,274.97	194	9,014,293.16	216	12,744,111.15

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2021					
		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	168	23,104,478.79	2,785	77,845,095.75	2,953	100,209,318.76
B.2	60 Days < Installment <= 89 Days	79	9,088,075.11	590	25,400,932.85	669	34,197,830.64
B.3	Total (B1+B2=A4)	247	32,192,553.90	3,375	103,246,028.60	3,622	134,407,149.40
B.4	90 Days < Installment <= 119 Days	22	3,853,274.97	189	8,940,058.39	211	12,669,876.38
B.5	120 Days < Installment <= 360 Days	0	0.00	5	74,234.77	5	74,234.77
B.6	Total (B4+B5=A4)	22	3,853,274.97	194	9,014,293.16	216	12,744,111.15

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2021					
		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	21,170,259.08	4,133,775.15	51,529,111.46	17,095,333.17	72,021,086.18	21,096,664.26
A.2	Number of Loans	157	32	885	427	1,042	459



Statutory Tests

as of 31/12/2021

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	0.00	
Total Bonds Amount	1,940,000,000.00	
Current Outstanding Balance of Loans	2,480,997,827.81	
A. Adjusted Outstanding Principal of Loans ²	2,264,143,184.87	
B. Accrued Interest on Loans	4,167,636.52	
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	6,723,888.89	
Nominal Value (A+B+C+D-Z)	2,261,586,932.50	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,638,074,914.14	
Net Present Value of Liabilities	1,946,878,088.71	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	2,555,858,391.84	
Net Present Value of Liabilities	1,942,706,625.63	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	2,849,977,116.62	
Net Present Value of Liabilities	1,973,136,950.33	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	29,279,153.84	
Interest due on all series of covered bonds during 1st year	90,574.92	
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	268,829.17	
Required Reserve Amount	0.00	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	268,829.17	

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	4,160	8.28%	454,352,794.67	18.31%
EUR	46,079	91.72%	2,026,645,033.14	81.69%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,670	33.18%	380,896,732.23	10.79%
37.501 - 75.000	17,172	34.18%	944,103,632.65	26.75%
75.001 - 100.000	6,844	13.62%	604,364,682.28	17.13%
100.001 - 150.000	5,809	11.56%	716,567,881.35	20.31%
150.001 - 250.000	2,841	5.65%	535,817,861.30	15.18%
250.001 - 500.000	794	1.58%	259,766,323.78	7.36%
500.001 +	109	0.22%	87,355,156.18	2.48%
Grand Total	50,239	100.00%	3,528,872,269.77	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,307	54.35%	512,296,235.19	20.65%
37.501 - 75.000	13,508	26.89%	715,503,619.09	28.84%
75.001 - 100.000	3,875	7.71%	333,918,151.56	13.46%
100.001 - 150.000	3,347	6.66%	403,444,972.74	16.26%
150.001 - 250.000	1,634	3.25%	304,492,017.04	12.27%
250.001 - 500.000	497	0.99%	159,423,545.57	6.43%
500.001 +	71	0.14%	51,919,286.61	2.09%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,443	16.81%	191,395,470.51	7.71%
2005	3,313	6.59%	138,111,254.64	5.57%
2006	4,243	8.45%	193,095,164.48	7.78%
2007	3,511	6.99%	186,752,458.56	7.53%
2008	2,071	4.12%	109,057,633.22	4.40%
2009	1,512	3.01%	74,071,343.64	2.99%
2010	2,130	4.24%	111,124,109.29	4.48%
2011	2,122	4.22%	95,065,533.37	3.83%
2012	1,955	3.89%	65,113,587.45	2.62%
2013	1,417	2.82%	43,316,176.79	1.75%
2014	675	1.34%	22,275,610.18	0.90%
2015	528	1.05%	23,869,442.15	0.96%
2016	504	1.00%	26,459,865.36	1.07%
2017	634	1.26%	30,913,445.91	1.25%
2018	1,321	2.63%	52,288,600.72	2.11%
2019	2,726	5.43%	177,463,272.38	7.15%
2020	7,817	15.56%	566,155,459.63	22.82%
2021	5,317	10.58%	374,469,399.51	15.09%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	4,825	9.60%	51,685,211.43	2.08%
2026 - 2030	9,573	19.05%	231,551,958.04	9.33%
2031 - 2035	8,352	16.62%	352,839,524.21	14.22%
2036 - 2040	8,607	17.13%	499,336,753.21	20.13%
2041 - 2045	7,070	14.07%	445,149,483.12	17.94%
2046 +	11,812	23.51%	900,435,897.79	36.29%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,139	6.25%	33,009,889.76	1.33%
40.01 - 60 months	3,664	7.29%	49,427,334.07	1.99%
60.01 - 90 months	4,117	8.19%	91,394,978.75	3.68%
90.01 - 120 months	5,258	10.47%	171,913,478.82	6.93%
120.01 - 150 months	3,632	7.23%	149,308,938.70	6.02%
150.01 - 180 months	4,759	9.47%	229,987,958.80	9.27%
over 180 months	25,670	51.10%	1,755,955,249.12	70.78%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,488	14.90%	624,554,188.34	25.17%
1.01% - 2.00%	21,733	43.26%	1,128,808,989.33	45.50%
2.01% - 3.00%	4,999	9.95%	196,513,714.74	7.92%
3.01% - 4.00%	7,126	14.18%	338,159,742.86	13.63%
4.01% - 5.00%	5,996	11.93%	137,529,007.37	5.54%
5.01% - 6.00%	1,025	2.04%	26,573,539.52	1.07%
6.01% - 7.00%	643	1.28%	12,641,154.55	0.51%
7.01% +	1,229	2.45%	16,217,491.10	0.65%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,691	23.27%	183,593,357.83	7.40%
20.01% - 30.00%	6,057	12.06%	201,216,368.61	8.11%
30.01% - 40.00%	5,625	11.20%	236,219,306.29	9.52%
40.01% - 50.00%	4,947	9.85%	250,721,244.99	10.11%
50.01% - 60.00%	4,648	9.25%	272,698,916.34	10.99%
60.01% - 70.00%	4,127	8.21%	269,552,854.96	10.86%
70.01% - 80.00%	3,341	6.65%	231,289,663.89	9.32%
80.01% - 90.00%	2,571	5.12%	184,791,524.93	7.45%
90.01% - 100.00%	2,335	4.65%	186,001,534.53	7.50%
100.00% +	4,897	9.75%	464,913,055.43	18.74%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,393	28.65%	267,621,348.85	10.79%
20.01% - 30.00%	7,287	14.50%	278,005,167.71	11.21%
30.01% - 40.00%	6,742	13.42%	326,380,833.94	13.16%
40.01% - 50.00%	5,871	11.69%	339,160,305.40	13.67%
50.01% - 60.00%	5,139	10.23%	345,436,753.23	13.92%
60.01% - 70.00%	4,750	9.45%	357,025,247.64	14.39%
70.01% - 80.00%	3,569	7.10%	292,562,304.17	11.79%
80.01% - 90.00%	1,408	2.80%	148,711,845.69	5.99%
90.01% - 100.00%	560	1.11%	60,684,249.04	2.45%
100.00% +	520	1.04%	65,409,772.13	2.64%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,573	9.10%	89,438,560.39	3.60%
20.01% - 30.00%	5,357	10.66%	153,401,934.13	6.18%
30.01% - 40.00%	6,373	12.69%	236,504,980.98	9.53%
40.01% - 50.00%	7,009	13.95%	317,034,529.57	12.78%
50.01% - 60.00%	6,864	13.66%	362,076,711.58	14.59%
60.01% - 70.00%	6,245	12.43%	364,657,860.10	14.70%
70.01% - 80.00%	6,643	13.22%	423,856,566.65	17.08%
80.01% - 90.00%	3,568	7.10%	255,203,539.50	10.29%
90.01% - 100.00%	2,177	4.33%	179,547,116.15	7.24%
100.00% +	1,430	2.85%	99,276,028.76	4.00%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,904	43.60%	1,276,039,133.59	51.43%
Thessaloniki	6,999	13.93%	341,306,486.31	13.76%
Macedonia	5,247	10.44%	190,846,098.89	7.69%
Peloponnese	3,633	7.23%	150,417,939.94	6.06%
Thessaly	3,221	6.41%	119,128,421.35	4.80%
Sterea Ellada	2,691	5.36%	102,972,174.15	4.15%
Creta Island	1,864	3.71%	89,512,520.76	3.61%
Ionian Islands	755	1.50%	35,026,971.46	1.41%
Thrace	1,167	2.32%	44,134,156.08	1.78%
Epirus	1,285	2.56%	45,514,760.49	1.83%
Aegean Islands	1,473	2.93%	86,099,164.81	3.47%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	5,243	10.44%	370,061,278.79	14.92%
12 - 24	7,796	15.52%	562,503,892.32	22.67%
24 - 36	2,774	5.52%	183,401,567.70	7.39%
36 - 60	1,967	3.92%	83,188,954.59	3.35%
60 - 96	1,639	3.26%	71,765,238.70	2.89%
over 96	30,820	61.35%	1,210,076,895.71	48.77%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	27	0.05%	267,275.31	0.01%
5 - 10 years	1,482	2.95%	33,557,969.23	1.35%
10 - 15 years	4,644	9.24%	138,756,355.19	5.59%
15 - 20 years	8,282	16.49%	306,670,244.18	12.36%
20 - 25 years	9,196	18.30%	441,205,754.54	17.78%
25 - 30 years	14,127	28.12%	712,915,511.67	28.74%
30 - 35 years	7,392	14.71%	552,471,000.73	22.27%
35 years +	5,089	10.13%	295,153,716.95	11.90%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,059	73.77%	1,732,497,917.64	69.83%
Houses	13,180	26.23%	748,499,910.17	30.17%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,669	19.25%	474,577,839.88	19.13%
Purchase	23,370	46.52%	1,318,419,767.21	53.14%
Repair	9,892	19.69%	453,539,050.12	18.28%
Construction (re-mortgage)	154	0.31%	10,262,902.19	0.41%
Purchase (re-mortgage)	614	1.22%	40,318,221.31	1.63%
Repair (re-mortgage)	448	0.89%	28,361,599.18	1.14%
Equity Release	6,092	12.13%	155,518,447.92	6.27%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,915	97.36%	2,442,303,401.89	98.44%
Balloon	1,324	2.64%	38,694,425.92	1.56%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,482	92.52%	2,305,651,173.27	92.93%
Fixed Converting to Floating	3,671	7.31%	173,997,863.34	7.01%
Fixed to Maturity	86	0.17%	1,348,791.19	0.05%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

Fixed rate assets 7.07%
Asset WAL (in years) 8.31

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,603	5.60%	286,175,727.84	12.41%
Libor 3 Months (CHF)	1,498	3.22%	165,691,542.62	7.19%
ECB Tracker	10,005	21.52%	371,019,710.83	16.09%
Euribor 1 Month	4,485	9.65%	269,328,872.17	11.68%
Euribor 3 Months	20,483	44.07%	1,074,050,029.48	46.58%
Libor 1 Month (Euro)	86	0.19%	1,926,809.27	0.08%
Eurobank OEK's Rate	165	0.35%	2,992,454.95	0.13%
Euribor 6 Months	2	0.00%	16,086.40	0.00%
TBank OEK's Rate	23	0.05%	483,734.08	0.02%
TBank GG Rate	8	0.02%	228,786.95	0.01%
Originator Rate	7,124	15.33%	133,737,418.68	5.89%
Grand Total	46,482	100.00%	2,305,651,173.27	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	6	0.16%	300,176.62	0.17%
Libor 3 Months (CHF)	15	0.41%	496,720.60	0.22%
ECB Tracker	82	2.23%	3,036,544.76	1.75%
Euribor 1 Month	688	18.74%	16,896,576.40	9.71%
Euribor 3 Months	2,752	74.97%	148,456,949.17	85.32%
Originator Rate	128	3.49%	4,810,895.79	2.76%
Grand Total	3,671	100.00%	173,997,863.34	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 2022 - 31 Dec 2022	840	22.88%	23,035,133.95	13.24%
1 Jan 2023 - 31 Dec 2023	614	16.73%	17,928,864.07	10.30%
1 Jan 2024 - 31 Dec 2025	119	3.24%	5,374,695.29	3.09%
1 Jan 2026 - 31 Dec 2030	411	11.20%	23,780,093.41	13.67%
1 Jan 2031 - 31 Dec 2035	540	14.71%	29,023,746.34	16.68%
1 Jan 2036 - 31 Dec 2040	564	15.36%	33,328,830.22	19.15%
1 Jan 2041 +	583	15.88%	41,526,500.06	23.87%
Grand Total	3,671	100.00%	173,997,863.34	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,224	99.97%	2,480,432,966.80	99.98%
Y	15	0.03%	564,861.01	0.02%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	14	93.33%	562,977.19	99.67%
OEK Subsidy	1	6.67%	1,883.82	0.33%
Grand Total	15	100.00%	564,861.01	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,773	83.15%	2,177,710,745.37	87.78%
Y	8,466	16.85%	303,287,082.44	12.22%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,190	97.91%	2,409,509,737.90	97.12%
Y	1,049	2.09%	71,488,089.90	2.88%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,968	95.48%	2,329,008,542.13	93.87%
S	2,271	4.52%	151,989,285.67	6.13%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,650	90.87%	2,319,996,746.22	93.51%
Y	4,589	9.13%	161,001,081.59	6.49%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,058	95.66%	2,374,946,455.11	95.73%
Second home/Holiday houses	2,022	4.02%	98,854,145.42	3.98%
Buy-to-let/Non-Owner occupied	74	0.15%	3,527,623.41	0.14%
Other	85	0.17%	3,669,603.87	0.15%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,441	26.75%	768,502,088.11	30.98%
Other Private Employees	7,030	13.99%	360,438,752.97	14.53%
Pensioner	8,792	17.50%	312,029,354.08	12.58%
Other Self employed	2,793	5.56%	183,028,075.14	7.38%
Civil Servant	4,620	9.20%	179,211,795.81	7.22%
Unemployed	3,810	7.58%	165,090,224.48	6.65%
Bank employee	1,889	3.76%	128,464,408.50	5.18%
Civil Servant - Policeman	1,350	2.69%	67,545,708.65	2.72%
Salesman	1,164	2.32%	54,217,971.64	2.19%
Teacher	1,329	2.65%	53,256,422.02	2.15%
Housewife	1,100	2.19%	46,989,497.84	1.89%
Military Personnel	920	1.83%	46,298,723.30	1.87%
Independent means	577	1.15%	44,467,701.45	1.79%
Lawyers - Jurists	490	0.98%	37,884,847.90	1.53%
Civil Servant - Primary school teachers	934	1.86%	33,572,255.91	1.35%
Grand Total	50,239	100.00%	2,480,997,827.81	100.00%