

EUROBANK S.A.  
Covered Bond II Programme  
Investor Report



Report No: 151

Reporting Date: 20/1/2023

Period of Loan Data Reported:	Starting Date	Ending Date
	01/12/2022	31/12/2022

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

**I Programme Details** as of 20/1/2023

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-Jul-23	22-Jul-24
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-23	20-Mar-24
6	11-Jul-18	XS1855456106	A3	270,000,000.00	Euribor 3M + 0.50%	20-Mar-23	20-Mar-24
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			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.84

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-22	20-Jan-23	92	Act/360	1.9560%	3,099,173.33	3,099,173.33
4	21-Nov-22	20-Feb-23	60	Act/360	2.3020%	1,151,000.00	-
5	20-Dec-22	20-Mar-23	31	Act/360	2.5470%	328,987.50	-
6	20-Oct-22	20-Jan-23	92	Act/360	1.9560%	1,349,640.00	1,349,640.00
7	21-Nov-22	20-Feb-23	60	Act/360	2.3020%	2,302,000.00	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2022			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	423,275,416.95	1,972,761,069.03	2,402,613,223.95	426,902,792.61	1,926,181,473.84	2,359,409,394.09
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	421,971,455.58	1,967,074,637.01	2,395,602,569.96	424,669,099.17	1,918,373,017.21	2,349,334,148.90
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	364,641,301.32	1,872,838,442.34	2,243,145,440.74	366,692,450.40	1,834,572,624.01	2,206,698,106.45
A.4	Aggregate Original Principal O/S balance	495,187,402.96	2,955,110,298.42	3,450,297,701.38	497,699,169.40	2,911,541,871.06	3,409,241,040.46
A.5	Average Current Principal O/S balance	110,170.59	44,659.88	50,038.81	110,510.69	44,205.85	49,738.79
A.6	Average Original Principal O/S balance	128,887.92	66,898.56	71,858.75	128,837.48	66,819.86	71,870.33
A.7	Maximum Current Principal O/S balance	959,550.11	1,669,256.01	1,669,256.01	959,667.30	1,675,166.49	1,675,166.49
A.8	Maximum Original Principal O/S balance	1,224,894.49	5,500,000.00	5,500,000.00	1,224,024.36	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,842	44,173	48,015	3,863	43,573	47,436
A.10	Weighted Average Seasoning (years)	8.29	7.96	8.02	8.21	8.11	8.13
A.11	Weighted Average Remaining Maturity (years)	20.26	19.85	19.92	20.31	19.70	19.81
A.12	Weighted Average Current Indexed LTV percent (%)	84.50	57.69	62.48	84.57	56.83	61.92
A.13	Weighted Average Current Unindexed LTV percent (%)	68.75	48.67	52.26	68.87	48.11	51.92
A.14	Weighted Average Original LTV percent (%)	74.52	62.27	64.46	74.45	62.04	64.32
A.15	Weighted Average Interest Rate - Total (%)	1.43	3.69	3.29	1.34	3.47	3.08
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.69	3.26	2.52	1.63	2.90	2.30
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	93.99	95.50	95.23	93.86	93.88	93.88
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.04	3.08	3.25	3.93	4.50	4.39
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.66	1.13	1.22	1.69	1.22	1.30
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.31	0.29	0.29	0.52	0.41	0.43
A.21	FX Rate	0.9847			0.9854		

-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 31/12/2022		As of 31/12/2022		As of 31/12/2022	
B.1	Scheduled And Paid Repayments	5,680	1,437,122.14	51,217	7,162,753.68	56,897	8,622,205.43
B.2	Partial Prepayments	9	129,777.14	193	2,243,005.30	202	2,374,798.88
B.3	Whole Prepayments	3	138,921.66	164	5,371,418.16	167	5,512,498.35
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,705,820.94</b>	-	<b>14,777,177.14</b>	-	<b>16,509,502.66</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 31/12/2022		As of 31/12/2022		As of 31/12/2022	
C.1	Interest From Installments	4,810	451,094.00	51,841	5,238,616.99	56,651	5,696,719.97
C.2	Interest From Overdues	2,831	2,220.00	19,561	15,414.57	22,392	17,669.06
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>453,314.00</b>	-	<b>5,254,031.56</b>	-	<b>5,714,389.03</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 31/12/2022		As of 31/12/2022		As of 31/12/2022	
A.1	Performing Loans	3,643	397,825,632.26	42,327	1,883,981,129.44	45,970	2,287,988,067.86
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	187	24,145,823.32	1,718	83,093,507.57	1,905	107,614,502.11
A.3	<b>Totals (A1+ A2)</b>	<b>3,830</b>	<b>421,971,455.58</b>	<b>44,045</b>	<b>1,967,074,637.01</b>	<b>47,875</b>	<b>2,395,602,569.96</b>
A.4	In Arrears Loans 90 Days To 360 Days	12	1,303,961.37	128	5,686,432.02	140	7,010,653.99
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>12</b>	<b>1,303,961.37</b>	<b>128</b>	<b>5,686,432.02</b>	<b>140</b>	<b>7,010,653.99</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 31/12/2022		As of 31/12/2022		As of 31/12/2022	
B.1	30 Days < Installment <= 59 Days	133	17,099,237.82	1,306	60,834,115.12	1,439	78,199,036.23
B.2	60 Days < Installment <= 89 Days	54	7,046,585.50	412	22,259,392.45	466	29,415,465.87
B.3	<b>Total (B1+B2=A4)</b>	<b>187</b>	<b>24,145,823.32</b>	<b>1,718</b>	<b>83,093,507.57</b>	<b>1,905</b>	<b>107,614,502.11</b>
B.4	90 Days < Installment <= 119 Days	12	1,303,961.37	128	5,686,432.02	140	7,010,653.99
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	<b>Total (B4+B5=A4)</b>	<b>12</b>	<b>1,303,961.37</b>	<b>128</b>	<b>5,686,432.02</b>	<b>140</b>	<b>7,010,653.99</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 31/12/2022		As of 31/12/2022		As of 31/12/2022	
A.1	Total Outstanding Balance	0.00	1,957,987.23	70,551,397.35	9,207,706.30	70,551,397.35	11,196,116.20
A.2	Number of Loans	0	16	1,069	296	1,069	312



## Statutory Tests

as of 31/12/2022

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	6,016,936.67	
Total Bonds Amount	<b>1,946,016,936.67</b>	
Current Outstanding Balance of Loans	2,402,613,223.95	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,243,145,440.74	
B. Accrued Interest on Loans	7,158,831.31	
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	8,141,666.67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,242,162,605.38</b>	
Bonds / Nominal Value Assets Percentage	2,092,491,329.75	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,505,590,814.18	
Net Present Value of Liabilities	1,951,425,224.16	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,426,293,830.66	
Net Present Value of Liabilities	1,948,181,663.94	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,599,558,269.30	
Net Present Value of Liabilities	1,955,130,705.19	
<b>Interest Rate Coverage Test</b>		<b>Pass</b>
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	73,284,802.05	
Interest due on all series of covered bonds during 1st year	47,880,237.62	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	93.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	20,392,011.97	
Required Reserve Amount	18,962,737.03	
Amount credited to the account (payment to BoNY)	-1,429,274.94	
Available (Outstanding) Reserve Amount t	18,962,737.03	

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

<sup>4</sup> Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53 )

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,842	8.00%	429,852,154.92	17.89%
EUR	44,173	92.00%	1,972,761,069.03	82.11%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

  

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	15,118	31.49%	354,085,152.96	10.26%
37.501 - 75.000	16,713	34.81%	920,110,468.91	26.67%
75.001 - 100.000	6,702	13.96%	591,224,798.88	17.14%
100.001 - 150.000	5,751	11.98%	709,142,161.34	20.55%
150.001 - 250.000	2,830	5.89%	533,569,358.02	15.46%
250.001 - 500.000	793	1.65%	258,383,959.24	7.49%
500.001 +	108	0.22%	83,781,802.03	2.43%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>3,450,297,701.38</b>	<b>100.00%</b>

  

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	25,740	53.61%	477,901,341.86	19.89%
37.501 - 75.000	12,969	27.01%	689,224,591.53	28.69%
75.001 - 100.000	3,786	7.89%	326,026,412.60	13.57%
100.001 - 150.000	3,316	6.91%	399,812,605.36	16.64%
150.001 - 250.000	1,654	3.44%	307,988,395.92	12.82%
250.001 - 500.000	482	1.00%	155,191,551.36	6.46%
500.001 +	68	0.14%	46,468,325.32	1.93%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

  

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,622	15.87%	157,598,969.06	6.56%
2005	3,068	6.39%	120,799,506.07	5.03%
2006	3,914	8.15%	168,472,314.12	7.01%
2007	2,977	6.20%	161,458,573.09	6.72%
2008	1,887	3.93%	93,772,997.93	3.90%
2009	1,350	2.81%	61,978,633.08	2.58%
2010	1,979	4.12%	96,758,382.12	4.03%
2011	1,957	4.08%	83,634,381.65	3.48%
2012	1,652	3.44%	55,050,986.35	2.29%
2013	1,209	2.52%	36,320,985.99	1.51%
2014	614	1.28%	18,899,442.66	0.79%
2015	489	1.02%	20,855,064.49	0.87%
2016	476	0.99%	23,684,137.83	0.99%
2017	559	1.16%	27,134,658.53	1.13%
2018	675	1.41%	34,072,039.72	1.42%
2019	2,567	5.35%	166,329,008.25	6.92%
2020	7,525	15.67%	541,457,660.97	22.54%
2021	5,910	12.31%	422,390,164.30	17.58%
2022	1,585	3.30%	111,945,317.75	4.66%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

  

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2023 - 2025	3,567	7.43%	28,381,116.89	1.18%
2026 - 2030	8,855	18.44%	186,151,552.31	7.75%
2031 - 2035	8,011	16.68%	316,021,681.11	13.15%
2036 - 2040	8,407	17.51%	468,823,281.09	19.51%
2041 - 2045	6,988	14.55%	444,558,467.21	18.50%
2046 +	12,187	25.38%	958,677,125.34	39.90%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

  

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,007	8.35%	35,479,968.20	1.48%
40.01 - 60 months	3,040	6.33%	41,446,775.75	1.73%
60.01 - 90 months	3,881	8.08%	93,882,358.82	3.91%
90.01 - 120 months	4,780	9.96%	155,395,979.31	6.47%
120.01 - 150 months	3,375	7.03%	142,738,923.78	5.94%
150.01 - 180 months	4,983	10.38%	251,003,936.87	10.45%
over 180 months	23,949	49.88%	1,682,665,281.23	70.03%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

  

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,041	2.17%	91,289,502.50	3.80%
1.01% - 2.00%	3,697	7.70%	383,752,418.48	15.97%
2.01% - 3.00%	4,174	8.69%	286,396,533.94	11.92%
3.01% - 4.00%	20,738	43.19%	1,076,730,812.22	44.81%
4.01% - 5.00%	10,061	20.95%	278,813,342.58	11.60%
5.01% - 6.00%	4,977	10.37%	205,983,934.95	8.57%
6.01% - 7.00%	1,959	4.08%	59,053,638.63	2.46%
7.01% +	1,368	2.85%	20,593,040.65	0.86%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

  

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,535	26.11%	206,697,856.22	8.60%
20.01% - 30.00%	6,075	12.65%	220,236,256.11	9.17%
30.01% - 40.00%	5,252	10.94%	236,635,120.24	9.85%
40.01% - 50.00%	4,898	10.20%	264,402,557.60	11.00%
50.01% - 60.00%	4,507	9.39%	281,296,967.38	11.71%
60.01% - 70.00%	3,829	7.97%	261,096,074.20	10.87%
70.01% - 80.00%	3,259	6.79%	234,912,079.80	9.78%
80.01% - 90.00%	2,417	5.03%	189,648,055.15	7.89%
90.01% - 100.00%	2,011	4.19%	177,823,737.69	7.40%
100.00% +	3,232	6.73%	329,864,519.56	13.73%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</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%	13,993	29.14%	256,853,631.83	10.69%
20.01% - 30.00%	6,944	14.46%	267,801,263.78	11.15%
30.01% - 40.00%	6,272	13.06%	310,818,914.75	12.94%
40.01% - 50.00%	5,431	11.31%	318,749,710.56	13.27%
50.01% - 60.00%	4,920	10.25%	335,618,203.50	13.97%
60.01% - 70.00%	4,679	9.74%	351,767,924.98	14.64%
70.01% - 80.00%	3,290	6.85%	280,977,383.95	11.69%
80.01% - 90.00%	1,346	2.80%	143,657,326.28	5.98%
90.01% - 100.00%	583	1.21%	67,448,122.07	2.81%
100.00% +	557	1.16%	68,920,742.24	2.87%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</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%	4,135	8.61%	80,998,127.58	3.37%
20.01% - 30.00%	5,038	10.49%	144,305,981.96	6.01%
30.01% - 40.00%	6,045	12.59%	221,454,030.06	9.22%
40.01% - 50.00%	6,663	13.88%	299,675,393.13	12.47%
50.01% - 60.00%	6,584	13.71%	342,488,882.18	14.25%
60.01% - 70.00%	6,030	12.56%	351,112,867.24	14.61%
70.01% - 80.00%	6,713	13.98%	431,583,966.54	17.96%
80.01% - 90.00%	3,392	7.06%	249,153,392.33	10.37%
90.01% - 100.00%	2,052	4.27%	173,015,305.21	7.20%
100.00% +	1,363	2.84%	108,825,277.71	4.53%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,246	44.25%	1,254,931,809.28	52.23%
Thessaloniki	6,666	13.88%	327,789,771.91	13.64%
Macedonia	4,893	10.19%	176,787,303.68	7.36%
Peloponnese	3,439	7.16%	141,728,970.04	5.90%
Thessaly	3,045	6.34%	115,500,941.52	4.81%
Stereia Ellada	2,549	5.31%	99,922,465.34	4.16%
Creta Island	1,772	3.69%	85,508,463.69	3.56%
Ionian Islands	707	1.47%	32,823,682.34	1.37%
Thrace	1,101	2.29%	42,583,682.07	1.77%
Epirus	1,205	2.51%	42,173,889.53	1.76%
Aegean Islands	1,392	2.90%	82,862,244.54	3.45%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,571	3.27%	111,244,139.45	4.63%
12 - 24	5,659	11.79%	407,467,978.85	16.96%
24 - 36	7,591	15.81%	541,085,444.25	22.52%
36 - 60	3,408	7.10%	215,001,092.23	8.95%
60 - 96	1,474	3.07%	69,458,473.45	2.89%
over 96	28,312	58.96%	1,058,356,095.73	44.05%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	16	0.03%	126,519.85	0.01%
5 - 10 years	1,283	2.67%	30,914,516.37	1.29%
10 - 15 years	4,180	8.71%	127,352,354.82	5.30%
15 - 20 years	7,755	16.15%	288,861,110.40	12.02%
20 - 25 years	8,949	18.64%	425,951,159.63	17.73%
25 - 30 years	13,854	28.85%	703,257,853.04	29.27%
30 - 35 years	7,339	15.28%	557,701,443.47	23.21%
35 years +	4,639	9.66%	268,448,266.36	11.17%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,685	74.32%	1,691,243,258.95	70.39%
Houses	12,330	25.68%	711,369,965.00	29.61%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,110	18.97%	446,017,142.21	18.56%
Purchase	22,963	47.82%	1,308,203,774.24	54.45%
Repair	9,423	19.63%	432,721,348.90	18.01%
Construction (re-mortgage)	142	0.30%	9,746,393.09	0.41%
Purchase (re-mortgage)	596	1.24%	39,153,310.88	1.63%
Repair (re-mortgage)	418	0.87%	26,497,930.51	1.10%
Equity Release	5,363	11.17%	140,273,324.12	5.84%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,549	99.03%	2,384,545,778.45	99.25%
Balloon	466	0.97%	18,067,445.50	0.75%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	43,930	91.49%	2,158,726,584.15	89.85%
Fixed Converting to Floating	4,007	8.35%	241,952,798.50	10.07%
Fixed to Maturity	78	0.16%	1,933,841.30	0.08%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

Fixed rate assets 10.15%  
Asset WAL (in years) 8.54

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,248	21.05%	324,115,871.17	15.01%
Euribor 1 Month	4,548	10.35%	273,859,198.13	12.69%
Euribor 3 Months	19,477	44.34%	1,010,593,949.81	46.81%
Eurobank OEK's Rate	142	0.32%	2,334,093.30	0.11%
Originator Rate	6,600	15.02%	117,574,017.04	5.45%
Saron 1M ISDA (CHF)	2,400	5.46%	267,601,798.24	12.40%
Saron 3M ISDA (CHF)	1,403	3.19%	160,325,245.14	7.43%
ESTR 1M ISDA (EUR)	80	0.18%	1,598,853.37	0.07%
Other	32	0.07%	723,557.95	0.03%
<b>Grand Total</b>	<b>43,930</b>	<b>100.00%</b>	<b>2,158,726,584.15</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	1	0.02%	126,130.73	0.05%
ECB Tracker	38	0.95%	1,537,495.25	0.64%
Euribor 1 Month	340	8.49%	9,031,401.25	3.73%
Euribor 3 Months	3,576	89.24%	229,410,214.90	94.82%
Originator Rate	52	1.30%	1,847,556.37	0.76%
<b>Grand Total</b>	<b>4,007</b>	<b>100.00%</b>	<b>241,952,798.50</b>	<b>100.00%</b>

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	481	12.00%	14,269,381.98	5.90%
1 Jan 2024 - 31 Dec 2025	138	3.44%	6,966,550.70	2.88%
1 Jan 2026 - 31 Dec 2030	540	13.48%	30,528,256.74	12.62%
1 Jan 2031 - 31 Dec 2035	851	21.24%	49,103,896.02	20.29%
1 Jan 2036 - 31 Dec 2040	869	21.69%	56,033,139.09	23.16%
1 Jan 2041 +	1,128	28.15%	85,051,573.97	35.15%
<b>Grand Total</b>	<b>4,007</b>	<b>100.00%</b>	<b>241,952,798.50</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,006	99.98%	2,402,279,328.00	99.99%
Y	9	0.02%	333,895.95	0.01%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	9	100.00%	333,895.95	100.00%
OEK Subsidy				
<b>Grand Total</b>	<b>9</b>	<b>100.00%</b>	<b>333,895.95</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,936	85.26%	2,141,573,586.47	89.14%
Y	7,079	14.74%	261,039,637.48	10.86%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,080	98.05%	2,340,523,551.95	97.42%
Y	935	1.95%	62,089,672.00	2.58%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,755	95.29%	2,250,415,841.43	93.67%
S	2,260	4.71%	152,197,382.52	6.33%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,606	90.82%	2,248,411,604.04	93.58%
Y	4,409	9.18%	154,201,619.91	6.42%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	45,831	95.45%	2,297,127,717.14	95.61%
Second home/Holiday houses	2,031	4.23%	98,761,375.56	4.11%
Buy-to-let/Non-Owner occupied	68	0.14%	2,914,631.35	0.12%
Other	85	0.18%	3,809,499.90	0.16%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,866	26.80%	720,295,857.27	29.98%
Other Private Employees	7,142	14.87%	380,704,453.76	15.85%
Pensioner	8,600	17.91%	306,060,534.53	12.74%
Civil Servant	4,479	9.33%	179,101,164.88	7.45%
Other Self employed	2,623	5.46%	178,886,966.22	7.45%
Unemployed	3,343	6.96%	150,166,595.31	6.25%
Bank employee	1,813	3.78%	124,970,829.55	5.20%
Civil Servant - Policeman	1,340	2.79%	67,164,060.93	2.80%
Salesman	1,108	2.31%	51,659,402.93	2.15%
Teacher	1,244	2.59%	48,289,191.73	2.01%
Military Personnel	903	1.88%	45,394,840.90	1.89%
Housewife	976	2.03%	42,990,614.88	1.79%
Independent means	538	1.12%	37,643,396.91	1.57%
Lawyers - Juurists	464	0.97%	36,684,419.25	1.53%
Accountant	576	1.20%	32,600,894.92	1.36%
<b>Grand Total</b>	<b>48,015</b>	<b>100.00%</b>	<b>2,402,613,223.95</b>	<b>100.00%</b>