

Report No: 152

Reporting Date: 20/2/2023

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

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

I Programme Details as of 20/2/2023

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) 1.41

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jan-23	20-Apr-23	31	Act/360	2.8420%	1,517,312.22	-
4	21-Nov-22	20-Feb-23	91	Act/360	2.3020%	1,745,683.33	1,745,683.33
5	20-Dec-22	20-Mar-23	62	Act/360	2.5470%	657,975.00	-
6	20-Jan-23	20-Apr-23	31	Act/360	2.8420%	660,765.00	-
7	21-Nov-22	20-Feb-23	91	Act/360	2.3020%	3,491,366.67	3,491,366.67

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2023			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	419,764,628.83	1,949,541,628.73	2,367,967,295.43	423,275,416.95	1,972,761,069.03	2,402,613,223.95
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	418,236,446.88	1,945,935,107.18	2,362,837,466.51	421,971,455.58	1,967,074,637.01	2,395,602,569.96
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	365,601,521.95	1,853,023,398.39	2,217,458,727.29	364,641,301.32	1,872,838,442.34	2,243,145,440.74
A.4	Aggregate Original Principal O/S balance	487,372,201.14	2,927,739,620.69	3,415,111,821.83	495,187,402.96	2,955,110,298.42	3,450,297,701.38
A.5	Average Current Principal O/S balance	110,030.05	44,574.20	49,797.43	110,170.59	44,659.88	50,038.81
A.6	Average Original Principal O/S balance	127,751.56	66,939.65	71,818.47	128,887.92	66,898.56	71,858.75
A.7	Maximum Current Principal O/S balance	959,517.17	1,663,460.80	1,663,460.80	959,550.11	1,669,256.01	1,669,256.01
A.8	Maximum Original Principal O/S balance	1,202,306.22	5,500,000.00	5,500,000.00	1,224,894.49	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,815	43,737	47,552	3,842	44,173	48,015
A.10	Weighted Average Seasoning (years)	8.35	8.02	8.08	8.29	7.96	8.02
A.11	Weighted Average Remaining Maturity (years)	20.21	19.82	19.89	20.26	19.85	19.92
A.12	Weighted Average Current Indexed LTV percent (%)	82.91	57.64	62.11	84.50	57.69	62.48
A.13	Weighted Average Current Unindexed LTV percent (%)	67.46	48.62	51.95	68.75	48.67	52.26
A.14	Weighted Average Original LTV percent (%)	73.80	62.26	64.30	74.52	62.27	64.46
A.15	Weighted Average Interest Rate - Total (%)	1.67	3.90	3.50	1.43	3.69	3.29
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.92	3.58	2.81	1.69	3.26	2.52
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	93.50	94.48	94.30	93.99	95.50	95.23
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.39	4.08	4.14	4.04	3.08	3.25
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.75	1.25	1.34	1.66	1.13	1.22
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.36	0.18	0.22	0.31	0.29	0.29
A.21	FX Rate	1.0032	-	-	0.9847	-	-

-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 31/1/2023					
B.1	Scheduled And Paid Repayments	5,612	1,334,900.41	53,667	7,295,792.89	59,279	8,626,435.24
B.2	Partial Prepayments	8	267,249.40	230	3,156,886.88	238	3,423,283.81
B.3	Whole Prepayments	7	413,523.61	151	3,908,050.67	158	4,320,255.23
B.4	Total Principal Receipts (B1+B2+B3)	-	2,015,673.42	-	14,360,730.44	-	16,369,974.28

-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 31/1/2023					
C.1	Interest From Installments	5,002	470,578.96	58,702	5,778,788.92	63,704	6,247,866.83
C.2	Interest From Overdues	2,771	1,979.46	20,395	16,126.51	23,166	18,099.66
C.3	Total Interest Receipts (C1+C2)	-	472,558.42	-	5,794,915.43	-	6,265,966.49
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 31/1/2023					
A.1	Performing Loans	3,601	392,471,689.50	40,341	1,841,863,600.73	43,942	2,233,083,386.91
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	201	25,764,757.38	3,282	104,071,506.45	3,483	129,754,079.60
A.3	Totals (A1+ A2)	3,802	418,236,446.88	43,623	1,945,935,107.18	47,425	2,362,837,466.51
A.4	In Arrears Loans 90 Days To 360 Days	13	1,528,181.95	114	3,606,521.55	127	5,129,828.92
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	13	1,528,181.95	114	3,606,521.55	127	5,129,828.92

-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 31/1/2023					
B.1	30 Days < Installment <= 59 Days	152	18,414,305.22	2,765	79,608,494.80	2,917	97,964,062.20
B.2	60 Days < Installment <= 89 Days	49	7,350,452.16	517	24,463,011.65	566	31,790,017.39
B.3	Total (B1+B2=A4)	201	25,764,757.38	3,282	104,071,506.45	3,483	129,754,079.60
B.4	90 Days < Installment <= 119 Days	13	1,528,181.95	114	3,606,521.55	127	5,129,828.92
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	13	1,528,181.95	114	3,606,521.55	127	5,129,828.92

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 31/1/2023					
A.1	Total Outstanding Balance	0.00	1,481,767.67	0.00	8,869,082.39	0.00	10,346,123.53
A.2	Number of Loans	0	19	0	282	0	301



Statutory Tests

as of 31/1/2023

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	5,443,064.17	
Total Bonds Amount	1,945,443,064.17	
Current Outstanding Balance of Loans	2,367,967,295.43	
A. Adjusted Outstanding Principal of Loans ²	2,217,458,727.29	
B. Accrued Interest on Loans	7,681,964.99	
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	7,306,388.89	
Nominal Value (A+B+C+D-Z)	2,217,834,303.39	
Bonds / Nominal Value Assets Percentage	2,091,874,262.54	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,475,291,217.77	
Net Present Value of Liabilities	1,950,645,424.04	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,393,758,617.51	
Net Present Value of Liabilities	1,946,705,131.15	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,572,600,816.01	
Net Present Value of Liabilities	1,955,009,720.99	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	71,293,841.82	
Interest due on all series of covered bonds during 1st year	43,199,750.12	
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	18,962,737.03	
Required Reserve Amount	20,663,830.27	
Amount credited to the account (payment to BoNY)	1,701,093.24	
Available (Outstanding) Reserve Amount t	20,663,830.27	

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)

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,815	8.02%	418,425,666.70	17.67%
EUR	43,737	91.98%	1,949,541,628.73	82.33%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	14,946	31.43%	350,356,431.11	10.26%
37.501 - 75.000	16,582	34.87%	913,090,873.83	26.74%
75.001 - 100.000	6,653	13.99%	586,878,092.82	17.18%
100.001 - 150.000	5,692	11.97%	701,641,431.36	20.55%
150.001 - 250.000	2,789	5.87%	525,510,965.37	15.39%
250.001 - 500.000	785	1.65%	255,731,029.89	7.49%
500.001 +	105	0.22%	81,902,997.45	2.40%
Grand Total	47,552	100.00%	3,415,111,821.83	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	25,557	53.75%	473,778,522.25	20.01%
37.501 - 75.000	12,827	26.97%	682,115,700.90	28.81%
75.001 - 100.000	3,747	7.88%	322,766,583.51	13.63%
100.001 - 150.000	3,278	6.89%	395,170,824.61	16.69%
150.001 - 250.000	1,610	3.39%	299,558,018.15	12.65%
250.001 - 500.000	472	0.99%	152,175,048.30	6.43%
500.001 +	61	0.13%	42,402,597.71	1.79%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,545	15.87%	154,413,304.99	6.52%
2005	3,034	6.38%	118,343,573.10	5.00%
2006	3,881	8.16%	165,719,247.97	7.00%
2007	2,947	6.20%	158,545,534.41	6.70%
2008	1,851	3.89%	91,448,377.19	3.86%
2009	1,324	2.78%	60,507,115.35	2.56%
2010	1,962	4.13%	95,168,738.12	4.02%
2011	1,933	4.07%	82,388,530.40	3.48%
2012	1,640	3.45%	54,597,488.18	2.31%
2013	1,190	2.50%	35,939,905.39	1.52%
2014	610	1.28%	18,703,401.49	0.79%
2015	485	1.02%	20,539,069.17	0.87%
2016	470	0.99%	22,946,585.64	0.97%
2017	556	1.17%	26,628,667.57	1.12%
2018	661	1.39%	33,545,264.68	1.42%
2019	2,514	5.29%	163,377,363.91	6.90%
2020	7,486	15.74%	535,810,061.17	22.63%
2021	5,880	12.37%	417,970,427.30	17.65%
2022	1,583	3.33%	111,374,639.40	4.70%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2023 - 2025	3,456	7.27%	26,669,580.20	1.13%
2026 - 2030	8,769	18.44%	180,850,018.11	7.64%
2031 - 2035	7,933	16.68%	309,718,372.40	13.08%
2036 - 2040	8,336	17.53%	461,645,814.15	19.50%
2041 - 2045	6,947	14.61%	440,013,718.33	18.58%
2046 +	12,111	25.47%	949,069,792.24	40.08%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,976	8.36%	34,669,068.83	1.46%
40.01 - 60 months	3,255	6.85%	43,831,536.64	1.85%
60.01 - 90 months	3,651	7.68%	90,955,858.34	3.84%
90.01 - 120 months	4,697	9.88%	150,643,727.10	6.36%
120.01 - 150 months	3,383	7.11%	143,401,117.19	6.06%
150.01 - 180 months	4,925	10.36%	247,229,198.22	10.44%
over 180 months	23,665	49.77%	1,657,236,789.10	69.99%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	640	1.35%	40,891,473.73	1.73%
1.01% - 2.00%	3,111	6.54%	364,136,278.16	15.38%
2.01% - 3.00%	2,337	4.91%	161,399,962.03	6.82%
3.01% - 4.00%	19,346	40.68%	1,118,527,747.21	47.24%
4.01% - 5.00%	13,048	27.44%	375,001,441.44	15.84%
5.01% - 6.00%	4,531	9.53%	181,699,237.20	7.67%
6.01% - 7.00%	3,122	6.57%	104,255,495.11	4.40%
7.01% +	1,417	2.98%	22,055,660.55	0.93%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,482	26.25%	204,959,339.45	8.66%
20.01% - 30.00%	6,030	12.68%	218,762,441.23	9.24%
30.01% - 40.00%	5,175	10.88%	232,774,897.45	9.83%
40.01% - 50.00%	4,876	10.25%	265,319,341.60	11.20%
50.01% - 60.00%	4,457	9.37%	278,007,405.44	11.74%
60.01% - 70.00%	3,795	7.98%	256,544,126.17	10.83%
70.01% - 80.00%	3,237	6.81%	235,593,530.79	9.95%
80.01% - 90.00%	2,394	5.03%	189,282,688.47	7.99%
90.01% - 100.00%	2,000	4.21%	176,443,167.32	7.45%
100.00% +	3,106	6.53%	310,280,357.51	13.10%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,947	29.33%	255,502,235.13	10.79%
20.01% - 30.00%	6,878	14.46%	264,790,921.15	11.18%
30.01% - 40.00%	6,209	13.06%	308,200,215.94	13.02%
40.01% - 50.00%	5,385	11.32%	318,677,371.55	13.46%
50.01% - 60.00%	4,877	10.26%	331,666,083.27	14.01%
60.01% - 70.00%	4,640	9.76%	348,007,268.87	14.70%
70.01% - 80.00%	3,241	6.82%	279,098,683.02	11.79%
80.01% - 90.00%	1,293	2.72%	137,004,800.97	5.79%
90.01% - 100.00%	549	1.15%	60,127,132.19	2.54%
100.00% +	533	1.12%	64,892,583.33	2.74%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,095	8.61%	80,282,660.80	3.39%
20.01% - 30.00%	4,991	10.50%	142,273,788.12	6.01%
30.01% - 40.00%	5,990	12.60%	219,256,519.28	9.26%
40.01% - 50.00%	6,601	13.88%	296,072,565.19	12.50%
50.01% - 60.00%	6,551	13.78%	340,447,081.15	14.38%
60.01% - 70.00%	5,966	12.55%	345,162,690.34	14.58%
70.01% - 80.00%	6,685	14.06%	428,725,951.59	18.11%
80.01% - 90.00%	3,346	7.04%	245,228,866.76	10.36%
90.01% - 100.00%	2,017	4.24%	168,358,173.10	7.11%
100.00% +	1,310	2.75%	102,158,999.09	4.31%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,042	44.25%	1,236,489,481.11	52.22%
Thessaloniki	6,611	13.90%	323,292,343.62	13.65%
Macedonia	4,835	10.17%	173,990,483.63	7.35%
Peloponnese	3,406	7.16%	139,702,554.01	5.90%
Thessaly	3,001	6.31%	113,553,712.13	4.80%
Stereia Ellada	2,527	5.31%	98,610,354.49	4.16%
Creta Island	1,761	3.70%	84,594,638.91	3.57%
Ionian Islands	702	1.48%	32,287,665.16	1.36%
Thrace	1,090	2.29%	42,104,796.25	1.78%
Epirus	1,192	2.51%	41,757,067.56	1.76%
Aegean Islands	1,385	2.91%	81,584,198.57	3.45%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,378	2.90%	97,285,748.23	4.11%
12 - 24	3,897	8.20%	283,468,644.18	11.97%
24 - 36	8,793	18.49%	614,735,350.36	25.96%
36 - 60	3,977	8.36%	263,504,313.80	11.13%
60 - 96	1,445	3.04%	67,508,115.66	2.85%
over 96	28,062	59.01%	1,041,465,123.19	43.98%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	15	0.03%	115,879.39	0.00%
5 - 10 years	1,256	2.64%	30,231,799.15	1.28%
10 - 15 years	4,099	8.62%	124,319,793.32	5.25%
15 - 20 years	7,649	16.09%	282,067,413.51	11.91%
20 - 25 years	8,881	18.68%	420,164,431.04	17.74%
25 - 30 years	13,762	28.94%	694,473,917.54	29.33%
30 - 35 years	7,293	15.34%	551,794,870.54	23.30%
35 years +	4,597	9.67%	264,799,190.93	11.18%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,347	74.33%	1,667,600,519.08	70.42%
Houses	12,205	25.67%	700,366,776.35	29.58%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,028	18.99%	439,710,355.73	18.57%
Purchase	22,758	47.86%	1,290,127,735.89	54.48%
Repair	9,318	19.60%	425,559,340.51	17.97%
Construction (re-mortgage)	141	0.30%	9,546,681.82	0.40%
Purchase (re-mortgage)	588	1.24%	38,237,075.36	1.61%
Repair (re-mortgage)	418	0.88%	26,062,350.13	1.10%
Equity Release	5,301	11.15%	138,723,755.99	5.86%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,154	99.16%	2,352,000,030.78	99.33%
Balloon	398	0.84%	15,967,264.65	0.67%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	43,356	91.18%	2,114,432,345.66	89.29%
Fixed Converting to Floating	4,112	8.65%	251,194,926.28	10.61%
Fixed to Maturity	84	0.18%	2,340,023.49	0.10%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,141	21.08%	319,050,447.84	15.09%
Euribor 1 Month	4,471	10.31%	269,137,873.07	12.73%
Euribor 3 Months	19,163	44.20%	989,221,715.22	46.78%
Eurobank OEK's Rate	140	0.32%	2,284,259.71	0.11%
Originator Rate	6,551	15.11%	115,761,215.88	5.47%
Saron 1M ISDA (CHF)	2,384	5.50%	260,627,679.78	12.33%
Saron 3M ISDA (CHF)	1,394	3.22%	156,052,590.73	7.38%
ESTR 1M ISDA (EUR)	80	0.18%	1,581,324.04	0.07%
Other	32	0.07%	715,239.38	0.03%
Grand Total	43,356	100.00%	2,114,432,345.66	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	0	0.00%	0.00	0.00%
ECB Tracker	40	0.97%	1,605,895.84	0.64%
Euribor 1 Month	295	7.17%	7,874,680.51	3.13%
Euribor 3 Months	3,728	90.66%	239,961,753.19	95.53%
Originator Rate	49	1.19%	1,752,596.74	0.70%
Grand Total	4,112	100.00%	251,194,926.28	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	418	10.17%	12,214,684.27	4.86%
1 Jan 2024 - 31 Dec 2025	138	3.36%	6,920,739.76	2.76%
1 Jan 2026 - 31 Dec 2030	620	15.08%	36,511,316.86	14.54%
1 Jan 2031 - 31 Dec 2035	914	22.23%	53,068,186.17	21.13%
1 Jan 2036 - 31 Dec 2040	886	21.55%	57,195,686.34	22.77%
1 Jan 2041 +	1,136	27.63%	85,284,312.88	33.95%
Grand Total	4,112	100.00%	251,194,926.28	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,544	99.98%	2,367,663,173.95	99.99%
Y	8	0.02%	304,121.48	0.01%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	8	100.00%	304,121.48	100.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Grand Total	8	100.00%	304,121.48	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,610	85.40%	2,112,640,128.63	89.22%
Y	6,942	14.60%	255,327,166.80	10.78%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,626	98.05%	2,307,382,815.91	97.44%
Y	926	1.95%	60,584,479.52	2.56%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,359	95.39%	2,221,876,468.16	93.83%
S	2,193	4.61%	146,090,827.27	6.17%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,193	90.83%	2,216,188,635.51	93.59%
Y	4,359	9.17%	151,778,659.91	6.41%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	45,384	95.44%	2,264,047,701.00	95.61%
Second home/Holiday houses	2,016	4.24%	97,240,506.91	4.11%
Buy-to-let/Non-Owner occupied	68	0.14%	2,901,881.97	0.12%
Other	84	0.18%	3,777,205.55	0.16%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,737	26.79%	709,467,587.05	29.96%
Other Private Employees	7,062	14.85%	375,510,905.37	15.86%
Pensioner	8,550	17.98%	302,140,878.93	12.76%
Civil Servant	4,429	9.31%	176,834,472.60	7.47%
Other Self employed	2,602	5.47%	176,704,244.99	7.46%
Unemployed	3,307	6.95%	148,047,878.64	6.25%
Bank employee	1,798	3.78%	122,959,796.91	5.19%
Civil Servant - Policeman	1,332	2.80%	66,673,034.52	2.82%
Salesman	1,098	2.31%	50,919,314.87	2.15%
Teacher	1,234	2.60%	47,540,252.51	2.01%
Military Personnel	893	1.88%	44,656,613.86	1.89%
Housewife	961	2.02%	42,293,468.77	1.79%
Independent means	523	1.10%	36,271,499.22	1.53%
Lawyers - Juurists	458	0.96%	35,914,821.78	1.52%
Accountant	568	1.19%	32,032,525.42	1.35%
Grand Total	47,552	100.00%	2,367,967,295.43	100.00%