

Report No: 105

Reporting Date: 20/3/2024

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2024	29/2/2024

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

Programme Details

as of 20/3/2024

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% (Maximum 2%)	20-May-26	20-May-27
4	16-May-16	XS1410482951	A1	300,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
5	19-Mar-18	XS1795267514	-	Cancelled	-	-	-
6	11-Jul-18	XS1855456106	A1	270,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-24	20-May-25
4*	8-Mar-24	XS2783615359 *	A1	320,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6**	8-Mar-24	XS2783617561 **	A1	330,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27

Fixed Rate Bonds 0%

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Jan-24	22-Apr-24	58	Act/360	2.0000%	1,997,777.52	-
4	20-Feb-24	20-May-24	29	Act/360	2.0000%	483,333.43	-
5	20-Dec-23	23-Feb-24	65	Act/360	2.0000%	541,666.45	0,00***
6	22-Jan-24	22-Apr-24	58	Act/360	2.0000%	870,000.00	-
7	20-Feb-24	20-May-24	29	Act/360	2.0000%	966,666.86	-
4*	20-Feb-24	20-May-24	29	Act/360	2.0000%	515,555.62	-
6**	22-Jan-24	22-Apr-24	58	Act/360	2.0000%	1,063,333.14	-

* Tranche 2 of Series 4 to be funged with Tranche 1 on April 17th

** Tranche 2 of Series 6 to be funged with Tranche 1 on April 17th

*** For isin XS1795267514, cancellation took place on Feb 23 2024 free-of-payment with no interest or principal payment due.

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 29/2/2024			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	460,440,488.58	2,299,735,732.07	2,782,681,493.11	397,791,714.49	1,826,523,683.66	2,252,060,391.50
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	460,440,488.58	2,296,489,541.55	2,779,435,302.59	397,473,626.50	1,822,874,736.78	2,248,071,170.78
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	422,913,161.28	2,244,990,995.86	2,688,575,180.13	359,503,675.25	1,771,840,653.26	2,156,418,825.33
A.4	Aggregate Original Principal O/S balance	593,860,457.25	3,670,764,847.30	4,264,625,304.55	492,592,383.88	2,761,733,678.02	3,254,326,061.90
A.5	Average Current Principal O/S balance	98,722.23	42,935.16	47,790.23	107,802.63	44,362.17	50,198.61
A.6	Average Original Principal O/S balance	127,328.57	68,531.73	73,241.37	133,493.87	67,076.33	72,539.20
A.7	Maximum Current Principal O/S balance	959,500.19	1,591,017.09	1,591,017.09	959,500.19	1,596,736.25	1,596,736.25
A.8	Maximum Original Principal O/S balance	1,265,107.61	2,000,000.00	2,000,000.00	1,290,279.85	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,664	53,563	58,227	3,690	41,173	44,863
A.10	Weighted Average Seasoning (years)	9.96	9.34	9.45	8.69	8.40	8.46
A.11	Weighted Average Remaining Maturity (years)	18.76	18.85	18.83	19.77	19.57	19.61
A.12	Weighted Average Current Indexed LTV percent (%)	73.22	49.92	53.97	77.19	51.94	56.71
A.13	Weighted Average Current Unindexed LTV percent (%)	65.94	46.68	50.02	70.00	48.45	52.53
A.14	Weighted Average Original LTV percent (%)	73.84	63.14	64.99	75.90	61.70	64.38
A.15	Weighted Average Interest Rate - Total (%)	2.35	4.45	4.09	2.31	4.45	4.05
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.40	3.52	2.53	4.49	3.55
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.34	96.20	96.23	96.69	96.86	96.83
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.73	3.07	3.01	2.68	2.37	2.43
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.93	0.59	0.65	0.55	0.57	0.57
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.14	0.12	0.08	0.20	0.18
A.21	FX Rate	0.9534	-	-	0.9348	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	4,663	1,134,798.66	45,225	6,732,403.77	49,888	7,922,668.78
B.2	Partial Prepayments	5	277,162.17	176	1,665,008.39	181	1,955,717.61
B.3	Whole Prepayments	13	1,074,337.59	173	6,061,216.88	186	7,188,065.62
B.4	Total Principal Receipts (B1+B2+B3)	-	2,486,298.42	-	14,458,629.04	-	17,066,452.01

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	4,742	714,273.71	54,642	6,518,228.51	59,384	7,267,414.28
C.2	Interest From Overdues	2,009	2,112.21	13,053	16,250.27	15,062	18,465.72
C.3	Total Interest Receipts (C1+C2)	-	716,385.92	-	6,534,478.78	-	7,285,880.00
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 29/2/2024					
		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	4,526	443,580,895.31	50,225	2,212,444,426.09	54,751	2,677,706,535.71
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	138	16,859,593.27	3,253	84,045,115.46	3,391	101,728,766.89
A.3	Totals (A1+ A2)	4,664	460,440,488.58	53,478	2,296,489,541.55	58,142	2,779,435,302.59
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	85	3,246,190.52	85	3,246,190.52
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	85	3,246,190.52	85	3,246,190.52

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 29/2/2024					
		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	105	12,578,079.55	2,905	70,582,361.78	3,010	83,775,228.94
B.2	60 Days < Installment <= 89 Days	33	4,281,513.72	348	13,462,753.68	381	17,953,537.95
B.3	Total (B1+B2=A4)	138	16,859,593.27	3,253	84,045,115.46	3,391	101,728,766.89
B.4	90 Days < Installment <= 119 Days	0	0.00	80	3,186,717.85	80	3,186,717.85
B.5	120 Days < Installment <= 360 Days	0	0.00	5	59,472.67	5	59,472.67
B.6	Total (B4+B5=A4)	0	0.00	85	3,246,190.52	85	3,246,190.52

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 29/2/2024					
		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	67,249,718.49	2,249,738.24	492,638,669.24	6,432,874.21	561,344,961.12	8,731,339.92
A.2	Number of Loans	1,009	21	12,731	167	13,740	188

Statutory Tests

as of 29/2/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,688,575,180.13
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	19,790,259.26
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,790,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	2,708,365,439.39
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,879,500,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,952,141,110.29
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	19,790,259.26
Net Present Value of Covered Bond Liabilities	1,757,993,041.77
Lump Sum Amount (C * 1%)	17,900,000.00
Parallel shift +200bps of current interest rate curve	Pass
Net Present Value of Loans	2,836,368,914.95
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	19,790,259.26
Net Present Value of Covered Bond Liabilities	1,704,987,589.88
Lump Sum Amount (C * 1%)	17,900,000.00
Parallel shift -200bps of current interest rate curve	Pass
Net Present Value of Loans	3,101,945,130.27
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	19,790,259.26
Net Present Value of Covered Bond Liabilities	1,790,605,263.41
Lump Sum Amount (C * 1%)	17,900,000.00

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	89,166,663.52
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	26,741,369.86
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	19,781,424.60
Credit interest	8,834.65
Additional amount paid to BONY on 04032024	4,900,000.00
Opening Balance	24,690,259.25
Required Liquidity Buffer Reserve Ledger Amount	21,604,444.44
Amount credited to the account (payment to BoNY)	-3,085,814.81
Available o/s Reserve Amount	21,604,444.44

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

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,664	8.01%	482,945,761.04	17.36%
EUR	53,563	91.99%	2,299,735,732.07	82.64%
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,996	29.19%	407,495,763.51	9.56%
37.501 - 75.000	20,863	35.83%	1,154,920,710.27	27.08%
75.001 - 100.000	8,573	14.72%	757,199,418.07	17.76%
100.001 - 150.000	7,271	12.49%	896,917,334.72	21.03%
150.001 - 250.000	3,454	5.93%	652,040,042.24	15.29%
250.001 - 500.000	948	1.63%	306,858,514.68	7.20%
500.001 +	122	0.21%	89,193,521.06	2.09%
Grand Total	58,227	100.00%	4,264,625,304.55	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	32,092	55.12%	586,583,806.15	21.08%
37.501 - 75.000	15,666	26.91%	831,318,800.31	29.87%
75.001 - 100.000	4,418	7.59%	380,052,105.63	13.66%
100.001 - 150.000	3,715	6.38%	446,835,272.42	16.06%
150.001 - 250.000	1,745	3.00%	324,917,931.27	11.68%
250.001 - 500.000	523	0.90%	167,306,100.90	6.01%
500.001 +	68	0.12%	45,667,476.43	1.64%
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,237	15.86%	185,078,800.92	6.65%
2005	4,256	7.31%	163,154,485.46	5.86%
2006	5,780	9.93%	234,750,161.07	8.44%
2007	4,626	7.94%	215,706,286.07	7.75%
2008	2,491	4.28%	119,318,912.61	4.29%
2009	1,760	3.02%	75,962,503.89	2.73%
2010	2,359	4.05%	101,857,095.56	3.66%
2011	2,081	3.57%	80,800,419.90	2.90%
2012	1,624	2.79%	53,749,313.85	1.93%
2013	1,195	2.05%	38,719,973.21	1.39%
2014	531	0.91%	16,304,595.72	0.59%
2015	465	0.80%	18,756,802.38	0.67%
2016	475	0.82%	21,476,216.57	0.77%
2017	629	1.08%	29,007,129.44	1.04%
2018	801	1.38%	37,153,735.03	1.34%
2019	2,287	3.93%	152,182,423.97	5.47%
2020	7,507	12.89%	532,067,188.60	19.12%
2021	6,577	11.30%	459,061,274.68	16.50%
2022	2,673	4.59%	185,592,999.78	6.67%
2023	873	1.50%	61,981,174.41	2.23%
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,637	4.53%	15,838,231.67	0.57%
2026 - 2030	11,499	19.75%	202,453,666.37	7.28%
2031 - 2035	10,592	18.19%	377,365,046.05	13.56%
2036 - 2040	10,710	18.39%	556,685,309.97	20.01%
2041 - 2045	8,325	14.30%	516,652,170.15	18.57%
2046 +	14,464	24.84%	1,113,687,068.90	40.02%
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,824	10.00%	47,772,995.24	1.72%
40.01 - 60 months	3,443	5.91%	53,581,612.36	1.93%
60.01 - 90 months	6,446	11.07%	160,641,985.51	5.77%
90.01 - 120 months	4,942	8.49%	165,409,714.01	5.94%
120.01 - 150 months	5,533	9.50%	233,092,303.40	8.38%
150.01 - 180 months	5,746	9.87%	293,251,435.46	10.54%
over 180 months	26,293	45.16%	1,828,931,447.13	65.73%
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	53	0.09%	6,167,696.61	0.22%
1.01% - 2.00%	1,256	2.16%	148,907,101.17	5.35%
2.01% - 3.00%	3,781	6.49%	368,781,024.64	13.25%
3.01% - 4.00%	15,211	26.12%	997,904,498.26	35.86%
4.01% - 5.00%	22,216	38.15%	745,026,185.72	26.77%
5.01% - 6.00%	8,953	15.38%	306,622,864.75	11.02%
6.01% - 7.00%	4,306	7.40%	152,466,633.87	5.48%
7.01% +	2,451	4.21%	56,805,488.11	2.04%
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,335	29.77%	305,376,707.21	10.97%
20.01% - 30.00%	8,348	14.34%	310,563,391.96	11.16%
30.01% - 40.00%	7,365	12.65%	359,143,703.86	12.91%
40.01% - 50.00%	6,777	11.64%	383,461,510.66	13.78%
50.01% - 60.00%	5,608	9.63%	360,203,091.81	12.94%
60.01% - 70.00%	4,377	7.52%	304,152,977.32	10.93%
70.01% - 80.00%	3,351	5.76%	257,278,858.43	9.25%
80.01% - 90.00%	2,084	3.58%	184,989,950.09	6.65%
90.01% - 100.00%	1,454	2.50%	146,279,295.79	5.26%
100.00% +	1,528	2.62%	171,232,005.99	6.15%
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%

CURRENT LTV_Unindexed					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	17,538	30.12%	317,796,743.34	11.42%	
20.01% - 30.00%	9,189	15.78%	344,911,148.40	12.39%	
30.01% - 40.00%	8,163	14.02%	398,237,084.95	14.31%	
40.01% - 50.00%	6,803	11.68%	391,794,760.78	14.08%	
50.01% - 60.00%	5,806	9.97%	393,010,139.54	14.12%	
60.01% - 70.00%	5,080	8.72%	379,291,667.37	13.63%	
70.01% - 80.00%	3,227	5.54%	278,736,731.26	10.02%	
80.01% - 90.00%	1,300	2.23%	139,202,955.80	5.00%	
90.01% - 100.00%	598	1.03%	74,803,530.28	2.69%	
100.00% +	523	0.90%	64,896,731.40	2.33%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

ORIGINAL LTV					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	4,246	7.29%	82,628,450.73	2.97%	
20.01% - 30.00%	5,669	9.74%	158,313,676.25	5.69%	
30.01% - 40.00%	7,259	12.47%	253,536,478.42	9.11%	
40.01% - 50.00%	8,437	14.49%	351,351,798.91	12.63%	
50.01% - 60.00%	8,522	14.64%	409,687,707.29	14.72%	
60.01% - 70.00%	7,809	13.41%	422,496,346.58	15.18%	
70.01% - 80.00%	8,250	14.17%	502,863,100.37	18.07%	
80.01% - 90.00%	3,994	6.86%	275,938,542.20	9.92%	
90.01% - 100.00%	2,467	4.24%	194,472,417.43	6.99%	
100.00% +	1,574	2.70%	131,392,974.93	4.72%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

LOCATION OF PROPERTY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Attica	25,382	43.59%	1,441,287,310.65	51.79%	
Thessaloniki	8,219	14.12%	376,638,720.05	13.54%	
Macedonia	6,068	10.42%	207,954,201.62	7.47%	
Peloponnese	4,164	7.15%	166,125,847.93	5.97%	
Thessaly	3,813	6.55%	137,205,419.65	4.93%	
Stereia Ellada	3,034	5.21%	115,611,469.05	4.15%	
Creta Island	2,157	3.70%	100,453,621.60	3.61%	
Ionian Islands	894	1.54%	41,953,587.61	1.51%	
Thrace	1,376	2.36%	50,604,596.03	1.82%	
Epirus	1,510	2.59%	51,882,197.23	1.86%	
Aegean Islands	1,610	2.77%	92,964,521.70	3.34%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

SEASONING					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 12	508	0.87%	36,792,345.05	1.32%	
12 - 24	2,511	4.31%	173,486,270.36	6.23%	
24 - 36	3,950	6.78%	276,426,837.47	9.93%	
36 - 60	12,740	21.88%	894,160,683.39	32.13%	
60 - 96	2,041	3.51%	94,233,278.95	3.39%	
over 96	36,477	62.65%	1,307,582,077.89	46.99%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

LEGAL LOAN TERM					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 5 years	5	0.01%	34,988.37	0.00%	
5 - 10 years	1,162	2.00%	27,356,006.00	0.98%	
10 - 15 years	4,227	7.26%	123,523,552.77	4.44%	
15 - 20 years	8,694	14.93%	308,890,078.83	11.10%	
20 - 25 years	11,590	19.90%	500,429,116.08	17.98%	
25 - 30 years	18,164	31.20%	862,299,797.58	30.99%	
30 - 35 years	8,516	14.63%	628,261,950.14	22.58%	
35 years +	5,869	10.08%	331,886,003.34	11.93%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

REAL ESTATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Flats	43,795	75.21%	1,975,023,748.29	70.98%	
Houses	14,432	24.79%	807,657,744.82	29.02%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

LOAN PURPOSE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Construction	10,996	18.88%	519,096,396.79	18.65%	
Purchase	29,069	49.92%	1,551,009,921.99	55.74%	
Repair	11,854	20.36%	497,530,104.89	17.88%	
Construction (re-mortgage)	152	0.26%	10,924,307.30	0.39%	
Purchase (re-mortgage)	720	1.24%	44,489,791.00	1.60%	
Repair (re-mortgage)	469	0.81%	27,161,754.38	0.98%	
Equity Release	4,967	8.53%	132,469,216.75	4.76%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

INTEREST PAYMENT FREQUENCY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
FA	58,134	99.84%	2,773,089,718.95	99.66%	
Balloon	93	0.16%	9,591,774.16	0.34%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

INTEREST RATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Floating	50,482	86.70%	2,312,017,920.01	83.09%	
Fixed Converting to Floating	7,657	13.15%	468,023,142.95	16.82%	
Fixed to Maturity	88	0.15%	2,640,430.15	0.09%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	554	1.10%	23,156,623.40	1.00%	
Euribor 1 Month	420	0.83%	26,088,390.45	1.13%	
Euribor 3 Months	1,919	3.80%	102,040,636.21	4.41%	
Eurobank OEK's Rate	136	0.27%	2,103,342.04	0.09%	
Originator Rate	7,909	15.67%	134,967,801.26	5.84%	
Saron 1M ISDA (CHF)	191	0.38%	21,639,504.52	0.94%	
Saron 3M ISDA (CHF)	132	0.26%	16,173,568.26	0.70%	
ESTR 1M ISDA (EUR)	75	0.15%	1,260,676.41	0.05%	
Cap ECB Tracker	13,305	26.36%	445,069,105.99	19.25%	
Cap Euribor 1 Month	4,339	8.60%	249,293,853.20	10.78%	
Cap Euribor 3 Months	17,171	34.01%	846,943,209.00	36.63%	
Cap Saron ISDA (CHF)	4,294	8.51%	442,623,004.96	19.14%	
Other	37	0.07%	658,204.31	0.03%	
Grand Total	50,482	100.00%	2,312,017,920.01	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	41	0.54%	1,605,896.98	0.34%	
Euribor 1 Month	33	0.43%	1,702,683.30	0.36%	
Euribor 3 Months	7,564	98.79%	464,281,253.29	99.20%	
Originator Rate	19	0.25%	433,309.38	0.09%	
Grand Total	7,657	100.00%	468,023,142.95	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	152	1.99%	7,024,421.28	1.50%	
1 Jan 2026 - 31 Dec 2030	2,256	29.46%	121,993,938.67	26.07%	
1 Jan 2031 - 31 Dec 2035	1,741	22.74%	105,455,515.75	22.53%	
1 Jan 2036 - 31 Dec 2040	1,396	18.23%	85,897,378.07	18.35%	
1 Jan 2041 +	2,112	27.58%	147,651,889.18	31.55%	
Grand Total	7,657	100.00%	468,023,142.95	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	58,227	100.00%	2,782,681,493.11	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	0	0.00%	0.00	0.00%	
OEK Subsidy	0	0.00%	0.00	0.00%	
Grand Total	0	0.00%	0.00	0.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	48,937	84.05%	2,470,981,556.90	88.80%	
Y	9,290	15.95%	311,699,936.22	11.20%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,884	97.69%	2,700,062,830.17	97.03%	
Y	1,343	2.31%	82,618,662.95	2.97%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,167	96.46%	2,648,094,200.21	95.16%	
S	2,060	3.54%	134,587,292.91	4.84%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,466	90.11%	2,599,765,955.39	93.43%	
Y	5,761	9.89%	182,915,537.72	6.57%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	55,487	95.29%	2,655,762,481.11	95.44%	
Second home/Holiday houses	2,548	4.38%	118,624,759.20	4.26%	
Buy-to-let/Non-Owner occupied	89	0.15%	3,928,608.63	0.14%	
Other	103	0.18%	4,365,644.17	0.16%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,784	25.39%	806,233,894.36	28.97%	
Other Private Employees	9,383	16.11%	480,266,349.11	17.26%	
Pensioner	10,504	18.04%	352,258,217.41	12.66%	
Civil Servant	5,918	10.16%	234,639,889.13	8.43%	
Other Self employed	3,184	5.47%	213,256,457.70	7.66%	
Unemployed	3,548	6.09%	156,937,867.77	5.64%	
Bank employee	1,702	2.92%	114,590,235.65	4.12%	
Civil Servant - Policeman	1,743	2.99%	82,943,033.35	2.98%	
Salesman	1,359	2.33%	59,592,174.30	2.14%	
Teacher	1,569	2.69%	57,676,934.00	2.07%	
Military Personnel	1,184	2.03%	56,513,514.64	2.03%	
Housewife	1,055	1.81%	47,448,990.96	1.71%	
Lawyers - Jurists	572	0.98%	42,105,441.81	1.51%	
Civil Servant - Primary School Teachers	1,145	1.97%	39,414,931.77	1.42%	
Independent means	577	0.99%	38,803,561.15	1.39%	
Grand Total	58,227	100.00%	2,782,681,493.11	100.00%	