

Report No: 154

Reporting Date: 20/4/2023

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2023	31/3/2023

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

Programme Details as of 20/4/2023

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-26	20-Mar-27
6	11-Jul-18	XS1855456106	A3	270,000,000.00	Euribor 3M + 0.50%	20-Mar-26	20-Mar-27
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) 1.25

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	90	Act/360	2.8420%	4,405,100.00	4,405,100.00
4	20-Feb-23	22-May-23	59	Act/360	3.2030%	1,574,808.33	-
5	20-Mar-23	20-Jun-23	31	Act/360	3.1460%	406,358.33	-
6	20-Jan-23	20-Apr-23	90	Act/360	2.8420%	1,918,350.00	1,918,350.00
7	20-Feb-23	22-May-23	59	Act/360	3.2030%	3,149,616.67	-

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/3/2023			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	413,059,250.33	1,902,022,158.40	2,316,407,441.64	416,487,892.57	1,930,413,712.81	2,349,120,752.69
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	411,699,192.69	1,897,901,718.36	2,310,922,577.80	415,298,329.26	1,925,180,793.93	2,342,691,932.22
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	359,500,124.37	1,807,563,581.40	2,168,217,799.27	361,637,697.64	1,833,546,363.46	2,197,110,953.43
A.4	Aggregate Original Principal O/S balance	483,584,406.18	2,860,624,085.47	3,344,208,491.65	487,057,782.91	2,902,184,757.48	3,389,242,540.39
A.5	Average Current Principal O/S balance	109,797.78	44,429.39	49,738.20	109,833.31	44,564.81	49,865.65
A.6	Average Original Principal O/S balance	128,544.50	66,821.40	71,807.28	128,443.51	66,998.75	71,944.69
A.7	Maximum Current Principal O/S balance	959,500.19	1,653,084.79	1,653,084.79	959,500.19	1,658,656.21	1,658,656.21
A.8	Maximum Original Principal O/S balance	1,210,025.68	2,000,000.00	2,000,000.00	1,212,580.28	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,762	42,810	46,572	3,792	43,317	47,109
A.10	Weighted Average Seasoning (years)	8.48	8.14	8.20	8.41	8.07	8.13
A.11	Weighted Average Remaining Maturity (years)	20.14	19.74	19.81	20.17	19.79	19.86
A.12	Weighted Average Current Indexed LTV percent (%)	83.07	57.57	62.13	83.45	57.60	62.21
A.13	Weighted Average Current Unindexed LTV percent (%)	67.59	48.50	51.92	67.87	75.81	74.40
A.14	Weighted Average Original LTV percent (%)	73.90	61.54	63.75	74.15	62.25	64.37
A.15	Weighted Average Interest Rate - Total (%)	1.94	4.34	3.91	1.89	4.14	3.74
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.19	4.16	3.24	2.16	3.84	3.06
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.01	95.07	95.06	93.45	93.41	93.42
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.45	3.76	3.70	4.80	5.18	5.12
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.20	0.96	1.00	1.47	1.13	1.19
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.33	0.22	0.24	0.29	0.27	0.27
A.21	FX Rate	0.9968	-	-	0.9947	-	-

-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 31/3/2023		As of 31/3/2023		As of 31/3/2023	
B.1	Scheduled And Paid Repayments	5,509	1,324,543.64	50,611	7,033,997.35	56,120	8,362,793.14
B.2	Partial Prepayments	3	256,888.07	183	2,008,720.67	186	2,266,433.42
B.3	Whole Prepayments	14	915,444.01	181	5,844,718.15	195	6,763,100.99
B.4	Total Principal Receipts (B1+B2+B3)	-	2,496,875.72	-	14,887,436.17	-	17,392,327.54

-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 31/3/2023		As of 31/3/2023		As of 31/3/2023	
C.1	Interest From Installments	5,037	640,173.34	57,276	6,476,566.38	62,313	7,118,794.85
C.2	Interest From Overdues	2,697	2,687.51	19,056	20,271.16	21,753	22,967.30
C.3	Total Interest Receipts (C1+C2)	-	642,860.85	-	6,496,837.54	-	7,141,762.15
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 31/3/2023		As of 31/3/2023		As of 31/3/2023	
A.1	Performing Loans	3,592	392,467,455.39	39,645	1,808,185,254.01	43,237	2,201,912,637.03
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	157	19,231,737.30	3,054	89,716,464.35	3,211	109,009,940.77
A.3	Totals (A1+ A2)	3,749	411,699,192.69	42,699	1,897,901,718.36	46,448	2,310,922,577.80
A.4	In Arrears Loans 90 Days To 360 Days	13	1,360,057.64	111	4,120,440.04	124	5,484,863.84
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	13	1,360,057.64	111	4,120,440.04	124	5,484,863.84

-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 31/3/2023		As of 31/3/2023		As of 31/3/2023	
B.1	30 Days < Installment <= 59 Days	124	14,256,398.26	2,570	71,456,112.42	2,694	85,758,277.61
B.2	60 Days < Installment <= 89 Days	33	4,975,339.04	484	18,260,351.93	517	23,251,663.17
B.3	Total (B1+B2=A4)	157	19,231,737.30	3,054	89,716,464.35	3,211	109,009,940.77
B.4	90 Days < Installment <= 119 Days	13	1,360,057.64	111	4,120,440.04	124	5,484,863.84
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	13	1,360,057.64	111	4,120,440.04	124	5,484,863.84

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 31/3/2023		As of 31/3/2023		As of 31/3/2023	
A.1	Total Outstanding Balance	0.00	948,408.50	0.00	13,525,989.44	0.00	14,477,442.59
A.2	Number of Loans	0	14	0	322	0	336



Statutory Tests

as of 31/3/2023

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	8,348,799.44	
Total Bonds Amount	1,948,348,799.44	
Current Outstanding Balance of Loans	2,316,407,441.64	
A. Adjusted Outstanding Principal of Loans ²	2,168,217,799.27	
B. Accrued Interest on Loans	8,218,738.16	
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	12,110,000.00	
Nominal Value (A+B+C+D-Z)	2,164,326,537.42	
Bonds / Nominal Value Assets Percentage	2,094,998,709.08	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,402,436,917.11	
Net Present Value of Liabilities	1,953,052,049.73	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,320,645,895.27	
Net Present Value of Liabilities	1,947,450,253.58	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,499,289,853.88	
Net Present Value of Liabilities	1,959,348,813.66	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	71,339,180.67	
Interest due on all series of covered bonds during 1st year	55,067,239.86	
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	28,018,701.03	
Required Reserve Amount	27,153,810.70	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	28,018,701.03	

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	3,762	8.08%	414,385,283.24	17.89%
EUR	42,810	91.92%	1,902,022,158.40	82.11%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	14,600	31.35%	342,897,136.86	10.25%
37.501 - 75.000	16,270	34.94%	895,815,117.34	26.79%
75.001 - 100.000	6,524	14.01%	575,488,420.40	17.21%
100.001 - 150.000	5,558	11.93%	685,113,229.54	20.49%
150.001 - 250.000	2,739	5.88%	516,148,214.45	15.43%
250.001 - 500.000	777	1.67%	253,315,521.82	7.57%
500.001 +	104	0.22%	75,430,851.24	2.26%
Grand Total	46,572	100.00%	3,344,208,491.65	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	25,075	53.84%	463,065,193.12	19.99%
37.501 - 75.000	12,551	26.95%	668,232,791.95	28.85%
75.001 - 100.000	3,648	7.83%	314,300,155.25	13.57%
100.001 - 150.000	3,202	6.88%	386,282,253.61	16.68%
150.001 - 250.000	1,568	3.37%	291,717,035.83	12.59%
250.001 - 500.000	467	1.00%	150,466,327.45	6.50%
500.001 +	61	0.13%	42,343,684.43	1.83%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,382	15.85%	149,046,387.22	6.43%
2005	2,960	6.36%	115,106,287.39	4.97%
2006	3,796	8.15%	161,815,988.45	6.99%
2007	2,900	6.23%	155,620,405.44	6.72%
2008	1,779	3.82%	88,605,375.90	3.83%
2009	1,289	2.77%	58,412,391.74	2.52%
2010	1,906	4.09%	91,689,472.15	3.96%
2011	1,898	4.08%	80,674,934.89	3.48%
2012	1,591	3.42%	52,423,860.32	2.26%
2013	1,158	2.49%	35,073,038.31	1.51%
2014	592	1.27%	17,921,936.37	0.77%
2015	479	1.03%	20,137,873.45	0.87%
2016	459	0.99%	22,212,861.73	0.96%
2017	541	1.16%	25,476,081.04	1.10%
2018	642	1.38%	32,520,214.08	1.40%
2019	2,407	5.17%	158,647,203.39	6.85%
2020	7,404	15.90%	528,624,585.96	22.82%
2021	5,815	12.49%	412,175,015.14	17.79%
2022	1,574	3.38%	110,223,528.68	4.76%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	3,222	6.92%	23,582,663.89	1.02%
2026 - 2030	8,589	18.44%	171,538,410.27	7.41%
2031 - 2035	7,808	16.77%	302,111,660.82	13.04%
2036 - 2040	8,185	17.57%	451,515,437.31	19.49%
2041 - 2045	6,840	14.69%	432,543,489.83	18.67%
2046 +	11,928	25.61%	935,115,779.51	40.37%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,503	9.67%	36,293,201.71	1.57%
40.01 - 60 months	2,581	5.54%	39,491,579.79	1.70%
60.01 - 90 months	3,902	8.38%	96,479,344.00	4.17%
90.01 - 120 months	4,459	9.57%	144,881,102.85	6.25%
120.01 - 150 months	3,296	7.08%	141,507,213.50	6.11%
150.01 - 180 months	4,806	10.32%	242,379,420.47	10.46%
over 180 months	23,025	49.44%	1,615,375,579.32	69.74%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	287	0.62%	12,057,049.99	0.52%
1.01% - 2.00%	2,353	5.05%	268,040,844.85	11.57%
2.01% - 3.00%	2,286	4.91%	201,758,415.88	8.71%
3.01% - 4.00%	13,052	28.03%	903,847,304.46	39.02%
4.01% - 5.00%	17,039	36.59%	556,692,094.79	24.03%
5.01% - 6.00%	5,120	10.99%	166,666,966.05	7.20%
6.01% - 7.00%	4,337	9.31%	163,959,798.47	7.08%
7.01% +	2,098	4.50%	43,384,967.14	1.87%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,281	26.37%	199,059,643.44	8.59%
20.01% - 30.00%	5,938	12.75%	215,844,399.49	9.32%
30.01% - 40.00%	5,077	10.90%	226,875,702.27	9.79%
40.01% - 50.00%	4,758	10.22%	260,547,458.91	11.25%
50.01% - 60.00%	4,366	9.37%	272,296,801.93	11.76%
60.01% - 70.00%	3,693	7.93%	249,646,851.30	10.78%
70.01% - 80.00%	3,143	6.75%	228,924,248.44	9.88%
80.01% - 90.00%	2,314	4.97%	183,246,934.79	7.91%
90.01% - 100.00%	1,974	4.24%	175,997,240.98	7.60%
100.00% +	3,028	6.50%	303,968,160.09	13.12%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,762	29.55%	249,515,835.56	10.77%
20.01% - 30.00%	6,743	14.48%	259,892,602.72	11.22%
30.01% - 40.00%	6,072	13.04%	302,017,818.38	13.04%
40.01% - 50.00%	5,231	11.23%	310,177,136.98	13.39%
50.01% - 60.00%	4,794	10.29%	327,361,298.66	14.13%
60.01% - 70.00%	4,533	9.73%	340,458,276.56	14.70%
70.01% - 80.00%	3,138	6.74%	269,745,872.52	11.65%
80.01% - 90.00%	1,249	2.68%	135,054,690.01	5.83%
90.01% - 100.00%	540	1.16%	58,497,407.95	2.53%
100.00% +	510	1.10%	63,686,502.30	2.75%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,001	8.59%	78,077,003.90	3.37%
20.01% - 30.00%	4,894	10.51%	138,300,799.27	5.97%
30.01% - 40.00%	5,873	12.61%	213,890,172.24	9.23%
40.01% - 50.00%	6,483	13.92%	289,805,293.23	12.51%
50.01% - 60.00%	6,431	13.81%	333,925,473.01	14.42%
60.01% - 70.00%	5,849	12.56%	338,824,650.88	14.63%
70.01% - 80.00%	6,566	14.10%	421,117,515.68	18.18%
80.01% - 90.00%	3,290	7.06%	241,065,591.30	10.41%
90.01% - 100.00%	1,965	4.22%	164,485,696.74	7.10%
100.00% +	1,220	2.62%	96,915,245.37	4.18%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,596	44.22%	1,209,727,087.01	52.22%
Thessaloniki	6,483	13.92%	316,895,670.05	13.68%
Macedonia	4,736	10.17%	170,580,186.72	7.36%
Peloponnese	3,346	7.18%	136,976,869.28	5.91%
Thessaly	2,948	6.33%	110,885,373.40	4.79%
Stereia Ellada	2,471	5.31%	95,896,553.76	4.14%
Creta Island	1,724	3.70%	82,814,217.72	3.58%
Ionian Islands	685	1.47%	31,496,119.62	1.36%
Thrace	1,062	2.28%	40,890,834.61	1.77%
Epirus	1,173	2.52%	40,892,168.28	1.77%
Aegean Islands	1,348	2.89%	79,352,361.19	3.43%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,077	2.31%	74,786,961.25	3.23%
12 - 24	2,899	6.22%	210,232,796.53	9.08%
24 - 36	8,947	19.21%	615,790,367.81	26.58%
36 - 60	4,762	10.23%	332,380,426.39	14.35%
60 - 96	1,377	2.96%	66,599,261.04	2.88%
over 96	27,510	59.07%	1,016,617,628.62	43.89%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	13	0.03%	95,697.26	0.00%
5 - 10 years	1,212	2.60%	28,966,526.05	1.25%
10 - 15 years	3,978	8.54%	120,254,718.18	5.19%
15 - 20 years	7,420	15.93%	272,919,764.80	11.78%
20 - 25 years	8,700	18.68%	409,535,199.26	17.68%
25 - 30 years	13,535	29.06%	679,420,242.00	29.33%
30 - 35 years	7,182	15.42%	544,907,260.67	23.52%
35 years +	4,532	9.73%	260,308,033.42	11.24%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	34,603	74.30%	1,630,779,752.12	70.40%
Houses	11,969	25.70%	685,627,689.51	29.60%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,859	19.02%	430,217,918.39	18.57%
Purchase	22,301	47.88%	1,262,403,761.06	54.50%
Repair	9,107	19.55%	415,884,222.51	17.95%
Construction (re-mortgage)	135	0.29%	9,435,640.17	0.41%
Purchase (re-mortgage)	573	1.23%	37,365,828.19	1.61%
Repair (re-mortgage)	409	0.88%	25,373,488.51	1.10%
Equity Release	5,188	11.14%	135,726,582.80	5.86%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	46,271	99.35%	2,302,986,910.90	99.42%
Balloon	301	0.65%	13,420,530.73	0.58%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	42,027	90.24%	2,040,350,876.00	88.08%
Fixed Converting to Floating	4,463	9.58%	273,417,155.13	11.80%
Fixed to Maturity	82	0.18%	2,639,410.51	0.11%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

Fixed rate assets 11.92%
Asset WAL (in years) 8.45

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	8,838	21.03%	305,541,476.85	14.97%
Euribor 1 Month	4,359	10.37%	260,745,888.60	12.78%
Euribor 3 Months	18,419	43.83%	944,194,051.13	46.28%
OEK's Rate	139	0.33%	2,216,091.03	0.11%
Originator Rate	6,438	15.32%	112,786,685.18	5.53%
Saron 1M ISDA (CHF)	2,347	5.58%	257,352,741.53	12.61%
Saron 3M ISDA (CHF)	1,378	3.28%	155,290,535.86	7.61%
ESTR 1M ISDA (EUR)	77	0.18%	1,482,669.93	0.07%
Other	32	0.08%	740,735.88	0.04%
Grand Total	42,027	100.00%	2,040,350,876.00	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	37	0.83%	1,473,350.95	0.54%
Euribor 1 Month	191	4.28%	5,407,802.31	1.98%
Euribor 3 Months	4,192	93.93%	265,045,408.91	96.94%
Originator Rate	43	0.96%	1,490,592.96	0.55%
Grand Total	4,463	100.00%	273,417,155.13	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	257	5.76%	7,837,875.14	2.87%
1 Jan 2024 - 31 Dec 2025	136	3.05%	6,784,439.23	2.48%
1 Jan 2026 - 31 Dec 2030	967	21.67%	54,802,745.24	20.04%
1 Jan 2031 - 31 Dec 2035	1,061	23.77%	62,784,308.11	22.96%
1 Jan 2036 - 31 Dec 2040	896	20.08%	56,560,112.94	20.69%
1 Jan 2041 +	1,135	25.43%	84,345,884.88	30.85%
Grand Total	4,463	100.00%	273,417,155.13	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,566	99.99%	2,316,178,438.33	99.99%
Y	6	0.01%	229,003.31	0.01%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	6	100.00%	229,003.31	100.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Grand Total	6	100.00%	229,003.31	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	39,881	85.63%	2,070,955,704.93	89.40%
Y	6,691	14.37%	245,451,736.70	10.60%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,668	98.06%	2,257,192,061.63	97.44%
Y	904	1.94%	59,215,380.01	2.56%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,429	95.40%	2,174,770,193.23	93.89%
S	2,143	4.60%	141,637,248.41	6.11%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,301	90.83%	2,168,280,283.81	93.61%
Y	4,271	9.17%	148,127,157.83	6.39%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44,455	95.45%	2,215,258,544.28	95.63%
Second home/Holiday houses	1,967	4.22%	94,614,893.32	4.08%
Buy-to-let/Non-Owner occupied	67	0.14%	2,863,740.38	0.12%
Other	83	0.18%	3,670,263.65	0.16%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,398	26.62%	691,980,066.11	29.87%
Other Private Employees	6,956	14.94%	369,169,536.35	15.94%
Pensioner	8,419	18.08%	296,793,982.91	12.81%
Civil Servant	4,391	9.43%	175,004,329.20	7.55%
Other Self employed	2,553	5.48%	173,706,698.13	7.50%
Unemployed	3,213	6.90%	144,538,117.71	6.24%
Bank employee	1,735	3.73%	118,178,220.71	5.10%
Civil Servant - Policeman	1,299	2.79%	64,719,619.74	2.79%
Salesman	1,081	2.32%	49,861,869.01	2.15%
Teacher	1,216	2.61%	46,630,289.85	2.01%
Military Personnel	865	1.86%	43,248,735.99	1.87%
Housewife	942	2.02%	41,381,070.37	1.79%
Independent means	505	1.08%	35,124,290.62	1.52%
Lawyers - Juurists	449	0.96%	35,043,498.16	1.51%
Accountant	550	1.18%	31,027,116.76	1.34%
Grand Total	46,572	100.00%	2,316,407,441.64	100.00%