

Report No: 143

Reporting Date: 20/5/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/04/2022	30/04/2022

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

Programme Details as of 20/5/2022

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) 1.52

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Apr-22	20-Jul-22	30	Act/360	0.0480%	24,800.00	-
4	21-Feb-22	20-May-22	88	Act/360	0.0000%	0.00	0.00
5	21-Mar-22	20-Jun-22	60	Act/360	0.0070%	1,750.00	-
6	20-Apr-22	20-Jul-22	30	Act/360	0.0480%	10,800.00	-
7	21-Feb-22	20-May-22	88	Act/360	0.0000%	0.00	0.00

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/04/2022			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	447,557,970.47	1,983,455,903.24	2,420,994,245.67	453,788,876.41	2,007,074,119.99	2,449,061,922.08
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	443,629,969.80	1,970,863,045.25	2,404,561,324.46	449,862,247.40	1,994,786,625.12	2,432,949,912.74
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	370,628,980.35	1,847,381,479.54	2,209,713,066.55	375,744,180.88	1,868,148,026.59	2,234,120,736.13
A.4	Aggregate Original Principal O/S balance	502,917,362.58	2,970,861,091.35	3,473,778,453.93	506,583,792.03	2,996,535,131.02	3,503,118,923.05
A.5	Average Current Principal O/S balance	111,833.58	43,943.99	49,269.29	112,046.64	44,044.73	49,357.34
A.6	Average Original Principal O/S balance	125,666.51	65,820.21	70,694.34	125,082.42	65,758.19	70,600.35
A.7	Maximum Current Principal O/S balance	964,166.76	2,121,164.16	2,121,164.16	964,916.27	2,129,694.70	2,129,694.70
A.8	Maximum Original Principal O/S balance	1,179,151.04	5,500,000.00	5,500,000.00	1,174,786.79	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,002	45,136	49,138	4,050	45,569	49,619
A.10	Weighted Average Seasoning (years)	7.92	8.02	8.00	7.84	7.94	7.92
A.11	Weighted Average Remaining Maturity (years)	20.60	19.81	19.95	20.67	19.87	20.01
A.12	Weighted Average Current Indexed LTV percent (%)	89.11	61.13	66.19	89.06	61.30	66.31
A.13	Weighted Average Current Unindexed LTV percent (%)	67.35	47.93	51.44	67.31	48.05	51.53
A.14	Weighted Average Original LTV percent (%)	72.72	60.97	63.09	72.47	61.05	63.11
A.15	Weighted Average Interest Rate - Total (%)	0.44	2.05	1.76	0.43	2.04	1.75
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.19	0.90	0.56	1.17	0.88
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.16	94.36	94.32	93.55	93.49	93.50
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.45	3.46	3.45	3.81	4.23	4.16
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.52	1.55	1.55	1.78	1.67	1.69
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.88	0.63	0.68	0.87	0.61	0.66
A.21	FX Rate	1.0229			1.0267		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/04/2022					
		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	5,998	1,643,115.20	52,535	8,177,084.04	58,533	9,783,414.28
B.2	Partial Prepayments	1	2,167.22	89	760,590.73	90	762,709.43
B.3	Whole Prepayments	6	860,219.02	64	1,956,473.92	70	2,797,434.93
B.4	Total Principal Receipts (B1+B2+B3)	-	2,505,501.44	-	10,894,148.69	-	13,343,558.64

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/04/2022					
		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	4,619	161,587.94	49,417	3,214,121.68	54,036	3,372,092.10
C.2	Interest From Overdues	2,336	1,308.11	17,353	10,103.63	19,689	11,382.45
C.3	Total Interest Receipts (C1+C2)	-	162,896.05	-	3,224,225.31	-	3,383,474.55
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/04/2022					
		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	3,781	421,399,408.33	42,858	1,871,540,685.03	46,639	2,283,506,085.69
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	193	22,230,561.47	2,041	99,322,360.22	2,234	121,055,238.77
A.3	Totals (A1+ A2)	3,974	443,629,969.80	44,899	1,970,863,045.25	48,873	2,404,561,324.46
A.4	In Arrears Loans 90 Days To 360 Days	28	3,928,000.67	237	12,592,857.99	265	16,432,921.21
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	28	3,928,000.67	237	12,592,857.99	265	16,432,921.21

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/04/2022					
		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	137	15,419,904.65	1,437	68,568,763.41	1,574	83,643,457.56
B.2	60 Days < Installment <= 89 Days	56	6,810,656.82	604	30,753,596.81	660	37,411,781.21
B.3	Total (B1+B2=A4)	193	22,230,561.47	2,041	99,322,360.22	2,234	121,055,238.77
B.4	90 Days < Installment <= 119 Days	28	3,928,000.67	237	12,592,857.99	265	16,432,921.21
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	28	3,928,000.67	237	12,592,857.99	265	16,432,921.21

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/04/2022					
		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	0.00	3,746,264.99	0.00	12,725,987.08	0.00	16,388,383.20
A.2	Number of Loans	0	42	0	364	0	406



Statutory Tests

as of 30/4/2022

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	14,249.17	
Total Bonds Amount	1,940,014,249.17	
Current Outstanding Balance of Loans	2,420,994,245.67	
A. Adjusted Outstanding Principal of Loans ²	2,209,713,066.55	
B. Accrued Interest on Loans	4,026,978.90	
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	14,743,055.56	
Nominal Value (A+B+C+D-Z)	2,198,996,989.89	
Bonds / Nominal Value Assets Percentage	2,086,036,827.06	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,551,140,629.49	
Net Present Value of Liabilities	1,953,342,724.94	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,477,083,576.79	
Net Present Value of Liabilities	1,948,360,994.90	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,648,034,042.05	
Net Present Value of Liabilities	1,980,904,294.98	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	36,909,094.21	
Interest due on all series of covered bonds during 1st year	10,384,991.44	
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	514,581.92	
Required Reserve Amount	1,424,778.08	
Amount credited to the account (payment to BoNY)	910,196.16	
Available (Outstanding) Reserve Amount t	1,424,778.08	

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	4,002	8.14%	437,538,342.43	18.07%
EUR	45,136	91.86%	1,983,455,903.24	81.93%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,049	32.66%	369,951,602.64	10.65%
37.501 - 75.000	16,895	34.38%	929,713,397.34	26.76%
75.001 - 100.000	6,749	13.73%	595,843,712.01	17.15%
100.001 - 150.000	5,752	11.71%	709,335,209.55	20.42%
150.001 - 250.000	2,804	5.71%	529,263,669.56	15.24%
250.001 - 500.000	782	1.59%	255,574,852.34	7.36%
500.001 +	107	0.22%	84,096,010.49	2.42%
Grand Total	49,138	100.00%	3,473,778,453.93	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	26,697	54.33%	498,369,233.82	20.59%
37.501 - 75.000	13,202	26.87%	698,862,207.88	28.87%
75.001 - 100.000	3,819	7.77%	328,856,744.96	13.58%
100.001 - 150.000	3,260	6.63%	392,434,849.40	16.21%
150.001 - 250.000	1,609	3.27%	299,114,980.76	12.36%
250.001 - 500.000	484	0.98%	155,528,963.83	6.42%
500.001 +	67	0.14%	47,827,265.01	1.98%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,154	16.59%	178,625,835.64	7.38%
2005	3,239	6.59%	132,189,764.24	5.46%
2006	4,122	8.39%	182,963,898.11	7.56%
2007	3,308	6.73%	175,538,671.83	7.25%
2008	2,002	4.07%	102,482,733.50	4.23%
2009	1,459	2.97%	69,647,096.07	2.88%
2010	2,076	4.22%	106,639,887.42	4.40%
2011	2,064	4.20%	91,358,340.57	3.77%
2012	1,847	3.76%	62,046,719.66	2.56%
2013	1,358	2.76%	40,951,518.74	1.69%
2014	653	1.33%	21,161,158.83	0.87%
2015	510	1.04%	22,851,826.96	0.94%
2016	499	1.02%	25,673,836.36	1.06%
2017	589	1.20%	29,317,541.36	1.21%
2018	1,127	2.29%	46,870,012.34	1.94%
2019	2,670	5.43%	172,119,475.53	7.11%
2020	7,677	15.62%	553,885,815.00	22.88%
2021	5,659	11.52%	397,992,935.26	16.44%
2022	125	0.25%	8,677,178.25	0.36%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	4,417	8.99%	43,026,859.45	1.78%
2026 - 2030	9,361	19.05%	215,475,934.30	8.90%
2031 - 2035	8,262	16.81%	340,449,253.47	14.06%
2036 - 2040	8,474	17.25%	483,838,996.94	19.99%
2041 - 2045	6,954	14.15%	439,723,037.61	18.16%
2046 +	11,670	23.75%	898,480,163.91	37.11%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,182	6.48%	32,825,714.61	1.36%
40.01 - 60 months	3,883	7.90%	48,807,976.72	2.02%
60.01 - 90 months	3,868	7.87%	90,705,657.50	3.75%
90.01 - 120 months	5,160	10.50%	167,034,167.06	6.90%
120.01 - 150 months	3,468	7.06%	142,651,663.76	5.89%
150.01 - 180 months	4,944	10.06%	242,747,756.38	10.03%
over 180 months	24,633	50.13%	1,696,221,309.63	70.06%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,010	14.27%	597,789,293.51	24.69%
1.01% - 2.00%	21,572	43.90%	1,118,393,148.99	46.20%
2.01% - 3.00%	4,819	9.81%	182,555,071.45	7.54%
3.01% - 4.00%	7,009	14.26%	334,664,097.59	13.82%
4.01% - 5.00%	6,012	12.23%	136,325,014.79	5.63%
5.01% - 6.00%	963	1.96%	24,356,052.13	1.01%
6.01% - 7.00%	612	1.25%	12,091,838.04	0.50%
7.01% +	1,141	2.32%	14,819,729.16	0.61%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,650	23.71%	181,801,486.31	7.51%
20.01% - 30.00%	5,961	12.13%	198,384,923.63	8.19%
30.01% - 40.00%	5,447	11.09%	230,451,331.46	9.52%
40.01% - 50.00%	4,876	9.92%	250,217,973.73	10.34%
50.01% - 60.00%	4,554	9.27%	268,883,368.20	11.11%
60.01% - 70.00%	4,073	8.29%	265,280,652.23	10.96%
70.01% - 80.00%	3,193	6.50%	223,184,944.45	9.22%
80.01% - 90.00%	2,479	5.04%	176,582,507.26	7.29%
90.01% - 100.00%	2,246	4.57%	178,355,954.38	7.37%
100.00% +	4,659	9.48%	447,851,104.02	18.50%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,272	29.04%	264,428,372.09	10.92%
20.01% - 30.00%	7,191	14.63%	274,210,746.39	11.33%
30.01% - 40.00%	6,634	13.50%	323,739,601.73	13.37%
40.01% - 50.00%	5,643	11.48%	331,116,438.41	13.68%
50.01% - 60.00%	5,056	10.29%	341,729,104.74	14.12%
60.01% - 70.00%	4,710	9.59%	354,335,838.79	14.64%
70.01% - 80.00%	3,257	6.63%	271,416,157.59	11.21%
80.01% - 90.00%	1,347	2.74%	139,367,803.37	5.76%
90.01% - 100.00%	535	1.09%	58,218,087.30	2.40%
100.00% +	493	1.00%	62,432,095.26	2.58%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,408	8.97%	86,479,557.50	3.57%
20.01% - 30.00%	5,242	10.67%	150,234,803.20	6.21%
30.01% - 40.00%	6,227	12.67%	232,096,336.79	9.59%
40.01% - 50.00%	6,879	14.00%	308,616,891.80	12.75%
50.01% - 60.00%	6,791	13.82%	356,501,632.13	14.73%
60.01% - 70.00%	6,128	12.47%	355,070,192.60	14.67%
70.01% - 80.00%	6,541	13.31%	412,930,133.96	17.06%
80.01% - 90.00%	3,472	7.07%	249,974,482.34	10.33%
90.01% - 100.00%	2,100	4.27%	173,251,569.58	7.16%
100.00% +	1,350	2.75%	95,838,645.78	3.96%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,478	43.71%	1,249,355,801.05	51.61%
Thessaloniki	6,834	13.91%	332,393,894.18	13.73%
Macedonia	5,115	10.41%	183,939,184.53	7.60%
Peloponnese	3,558	7.24%	146,962,366.59	6.07%
Thessaly	3,139	6.39%	115,641,158.88	4.78%
Stereia Ellada	2,627	5.35%	101,162,228.01	4.18%
Creta Island	1,832	3.73%	87,480,356.77	3.61%
Ionian Islands	733	1.49%	33,529,233.86	1.38%
Thrace	1,143	2.33%	43,528,098.53	1.80%
Epirus	1,255	2.55%	43,725,651.85	1.81%
Aegean Islands	1,424	2.90%	83,276,271.41	3.44%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	2,009	4.09%	144,151,822.40	5.95%
12 - 24	9,397	19.12%	649,931,448.98	26.85%
24 - 36	4,169	8.48%	315,177,822.70	13.02%
36 - 60	2,040	4.15%	86,933,804.26	3.59%
60 - 96	1,660	3.38%	76,164,845.84	3.15%
over 96	29,863	60.77%	1,148,634,501.48	47.44%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	25	0.05%	230,060.56	0.01%
5 - 10 years	1,424	2.90%	32,711,192.83	1.35%
10 - 15 years	4,489	9.14%	133,846,618.49	5.53%
15 - 20 years	8,084	16.45%	296,148,656.49	12.23%
20 - 25 years	9,069	18.46%	432,444,105.82	17.86%
25 - 30 years	13,864	28.21%	695,188,912.20	28.72%
30 - 35 years	7,301	14.86%	547,449,809.35	22.61%
35 years +	4,882	9.94%	282,974,889.93	11.69%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	36,292	73.86%	1,691,769,661.53	69.88%
Houses	12,846	26.14%	729,224,584.14	30.12%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,453	19.24%	461,062,888.22	19.04%
Purchase	23,040	46.89%	1,291,197,419.63	53.33%
Repair	9,673	19.69%	443,575,481.62	18.32%
Construction (re-mortgage)	151	0.31%	10,285,043.11	0.42%
Purchase (re-mortgage)	611	1.24%	39,652,041.20	1.64%
Repair (re-mortgage)	435	0.89%	27,487,784.43	1.14%
Equity Release	5,775	11.75%	147,733,587.46	6.10%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,087	97.86%	2,388,933,387.44	98.68%
Balloon	1,051	2.14%	32,060,858.23	1.32%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,599	92.80%	2,248,132,429.51	92.86%
Fixed Converting to Floating	3,462	7.05%	171,539,210.82	7.09%
Fixed to Maturity	77	0.16%	1,322,605.34	0.05%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

Fixed rate assets **7.14%**
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,733	21.34%	354,295,831.33	15.76%
Euribor 1 Month	4,521	9.91%	268,100,339.12	11.93%
Euribor 3 Months	20,186	44.27%	1,057,278,573.04	47.03%
Eurobank OEK's Rate	157	0.34%	2,735,336.86	0.12%
Originator Rate	6,934	15.21%	127,781,080.59	5.68%
Saron 1M ISDA (CHF)	2,522	5.53%	275,697,509.53	12.26%
Saron 3M ISDA (CHF)	1,431	3.14%	159,608,281.42	7.10%
ESTR 1M ISDA (EUR)	82	0.18%	1,800,740.56	0.08%
Other	33	0.07%	834,737.07	0.04%
Grand Total	45,599	100.00%	2,248,132,429.51	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	5	0.14%	295,094.66	0.17%
Libor 3 Months (CHF)	4	0.12%	101,012.00	0.06%
ECB Tracker	62	1.79%	2,530,819.96	1.48%
Euribor 1 Month	667	19.27%	16,460,225.69	9.60%
Euribor 3 Months	2,621	75.71%	148,363,548.82	86.49%
Originator Rate	103	2.98%	3,788,509.69	2.21%
Grand Total	3,462	100.00%	171,539,210.82	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	553	15.97%	15,757,088.96	9.19%
1 Jan 2023 - 31 Dec 2023	593	17.13%	17,368,932.88	10.13%
1 Jan 2024 - 31 Dec 2025	119	3.44%	5,306,705.08	3.09%
1 Jan 2026 - 31 Dec 2030	413	11.93%	23,301,348.69	13.58%
1 Jan 2031 - 31 Dec 2035	561	16.20%	30,119,558.20	17.56%
1 Jan 2036 - 31 Dec 2040	582	16.81%	33,586,796.15	19.58%
1 Jan 2041 +	637	18.40%	45,964,854.75	26.80%
Grand Total	3,462	100.00%	171,539,210.82	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,125	99.97%	2,420,494,137.38	99.98%
Y	13	0.03%	500,108.29	0.02%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	13	100.00%	500,108.29	100.00%
OEK Subsidy				
Grand Total	13	100.00%	500,108.29	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,137	83.72%	2,132,618,830.86	88.09%
Y	8,001	16.28%	288,375,414.81	11.91%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,123	97.93%	2,353,096,155.76	97.20%
Y	1,015	2.07%	67,898,089.91	2.80%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,880	95.40%	2,271,671,406.19	93.83%
S	2,258	4.60%	149,322,839.48	6.17%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,671	90.91%	2,264,485,976.48	93.54%
Y	4,467	9.09%	156,508,269.18	6.46%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	46,973	95.59%	2,316,775,590.05	95.70%
Second home/Holiday houses	2,015	4.10%	97,648,233.97	4.03%
Buy-to-let/Non-Owner occupied	66	0.13%	2,885,736.31	0.12%
Other	84	0.17%	3,684,685.34	0.15%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,073	26.60%	743,029,506.05	30.69%
Other Private Employees	6,976	14.20%	361,230,155.12	14.92%
Pensioner	8,708	17.72%	308,284,790.67	12.73%
Other Self employed	2,718	5.53%	177,939,155.76	7.35%
Civil Servant	4,544	9.25%	177,107,532.69	7.32%
Unemployed	3,615	7.36%	156,998,198.97	6.48%
Bank employee	1,855	3.78%	125,143,906.18	5.17%
Civil Servant - Policeman	1,321	2.69%	65,842,204.62	2.72%
Salesman	1,130	2.30%	53,030,300.08	2.19%
Teacher	1,284	2.61%	50,470,303.33	2.08%
Military Personnel	911	1.85%	45,640,498.63	1.89%
Housewife	1,049	2.13%	44,916,370.70	1.86%
Independent means	574	1.17%	41,422,756.67	1.71%
Lawyers - Juurists	479	0.97%	37,781,215.89	1.56%
Civil Servant - Primary school teachers	901	1.83%	32,157,350.29	1.33%
Grand Total	49,138	100.00%	2,420,994,245.67	100.00%