

Report No: 144

Reporting Date: 20/6/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/05/2022	31/05/2022

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

I Programme Details as of 20/6/2022

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) 1.44

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	61	Act/360	0.0480%	50,426.67	-
4	20-May-22	22-Aug-22	31	Act/360	0.1320%	34,100.00	-
5	21-Mar-22	20-Jun-22	91	Act/360	0.0070%	2,654.17	2,654.17
6	20-Apr-22	20-Jul-22	61	Act/360	0.0480%	21,960.00	-
7	20-May-22	22-Aug-22	31	Act/360	0.1320%	68,200.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/05/2022			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	440,911,146.47	1,955,615,888.28	2,384,476,063.82	447,557,970.47	1,983,455,903.24	2,420,994,245.67
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	439,029,492.23	1,945,192,740.25	2,372,222,690.87	443,629,969.80	1,970,863,045.25	2,404,561,324.46
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	368,936,360.81	1,824,689,300.29	2,183,541,902.96	370,628,980.35	1,847,381,479.54	2,209,713,066.55
A.4	Aggregate Original Principal O/S balance	495,642,535.03	2,943,764,926.30	3,439,407,461.33	502,917,362.58	2,970,861,091.35	3,473,778,453.93
A.5	Average Current Principal O/S balance	111,821.24	43,783.10	49,054.21	111,833.58	43,943.99	49,269.29
A.6	Average Original Principal O/S balance	125,701.89	65,906.17	70,756.60	125,666.51	65,820.21	70,694.34
A.7	Maximum Current Principal O/S balance	963,417.18	1,714,671.24	1,714,671.24	964,166.76	2,121,164.16	2,121,164.16
A.8	Maximum Original Principal O/S balance	1,173,187.04	5,500,000.00	5,500,000.00	1,179,151.04	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,943	44,666	48,609	4,002	45,136	49,138
A.10	Weighted Average Seasoning (years)	8.01	8.08	8.07	7.92	8.02	8.00
A.11	Weighted Average Remaining Maturity (years)	20.50	19.75	19.88	20.60	19.81	19.95
A.12	Weighted Average Current Indexed LTV percent (%)	88.37	60.96	65.89	89.11	61.13	66.19
A.13	Weighted Average Current Unindexed LTV percent (%)	66.84	47.79	51.22	67.35	47.93	51.44
A.14	Weighted Average Original LTV percent (%)	72.52	60.94	63.02	72.72	60.97	63.09
A.15	Weighted Average Interest Rate - Total (%)	0.43	2.06	1.76	0.44	2.05	1.76
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.56	1.19	0.90	0.57	1.19	0.90
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.62	93.97	94.09	94.16	94.36	94.32
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.67	3.96	3.90	3.45	3.46	3.45
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.29	1.54	1.50	1.52	1.55	1.55
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.43	0.53	0.51	0.88	0.63	0.68
A.21	FX Rate	1.0281			1.0229		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/05/2022					
		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	5,747	1,626,073.99	56,740	8,813,408.08	62,487	10,395,038.26
B.2	Partial Prepayments	3	38,803.80	101	2,723,618.18	104	2,761,361.40
B.3	Whole Prepayments	9	191,912.02	80	1,724,862.08	89	1,911,528.77
B.4	Total Principal Receipts (B1+B2+B3)	-	1,856,789.81	-	13,261,888.34	-	15,067,928.42

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/05/2022					
		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	4,517	159,053.78	53,920	3,474,855.37	58,437	3,629,561.90
C.2	Interest From Overdues	2,267	1,353.07	18,107	10,624.05	20,374	11,940.14
C.3	Total Interest Receipts (C1+C2)	-	160,406.85	-	3,485,479.42	-	3,641,502.03
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/05/2022					
		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	3,738	417,178,650.69	40,868	1,837,665,382.54	44,606	2,243,441,718.20
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	190	21,850,841.54	3,577	107,527,357.71	3,767	128,780,972.67
A.3	Totals (A1+ A2)	3,928	439,029,492.23	44,445	1,945,192,740.25	48,373	2,372,222,690.87
A.4	In Arrears Loans 90 Days To 360 Days	15	1,881,654.24	221	10,423,148.03	236	12,253,372.95
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	15	1,881,654.24	221	10,423,148.03	236	12,253,372.95

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/05/2022					
		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	16,169,096.84	2,947	77,357,180.23	3,084	93,084,343.77
B.2	60 Days < Installment <= 89 Days	53	5,681,744.70	630	30,170,177.48	683	35,696,628.90
B.3	Total (B1+B2=A4)	190	21,850,841.54	3,577	107,527,357.71	3,767	128,780,972.67
B.4	90 Days < Installment <= 119 Days	14	1,875,803.45	214	10,206,471.69	228	12,031,005.73
B.5	120 Days < Installment <= 360 Days	1	5,850.79	7	216,676.34	8	222,367.22
B.6	Total (B4+B5=A4)	15	1,881,654.24	221	10,423,148.03	236	12,253,372.95

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/05/2022					
		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	4,778,771.49	0.00	14,704,357.71	0.00	19,352,515.95
A.2	Number of Loans	0	49	0	388	0	437



Statutory Tests

as of 31/5/2022

Outstanding Bonds Principal	1,940,000,000.00
Outstanding Accrued Interest on Bonds ¹	91,540.00
Total Bonds Amount	1,940,091,540.00
Current Outstanding Balance of Loans	2,384,476,063.82
A. Adjusted Outstanding Principal of Loans ²	2,183,541,902.96
B. Accrued Interest on Loans	4,095,722.30
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	13,907,777.78

Nominal Value (A+B+C+D-Z)

2,173,729,847.49

Bonds / Nominal Value Assets Percentage

2,086,119,935.48

Nominal Value Test Result

Pass

Net Present Value Test

Pass

Net Present Value

2,524,741,546.25

Net Present Value of Liabilities

1,952,553,166.06

Parallel shift +200bps of current interest rate curve

Net Present Value

2,453,563,662.43

Net Present Value of Liabilities

1,946,383,464.17

Pass

Parallel shift -200bps of current interest rate curve

Net Present Value

2,615,522,704.04

Net Present Value of Liabilities

1,975,369,120.91

Pass

Interest Rate Coverage Test

Pass

Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year

41,108,296.76

Interest due on all series of covered bonds during 1st year

15,740,000.02

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

1,424,778.08

Required Reserve Amount

2,614,598.25

Amount credited to the account (payment to BoNY)

1,189,820.17

Available (Outstanding) Reserve Amount t

2,614,598.25

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	3,943	8.11%	428,860,175.54	17.99%
EUR	44,666	91.89%	1,955,615,888.28	82.01%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	15,816	32.54%	364,903,503.28	10.61%
37.501 - 75.000	16,741	34.44%	921,359,664.87	26.79%
75.001 - 100.000	6,698	13.78%	591,466,894.47	17.20%
100.001 - 150.000	5,707	11.74%	703,906,394.59	20.47%
150.001 - 250.000	2,768	5.69%	522,086,288.10	15.18%
250.001 - 500.000	775	1.59%	253,609,747.26	7.37%
500.001 +	104	0.21%	82,074,968.76	2.39%
Grand Total	48,609	100.00%	3,439,407,461.33	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	26,454	54.42%	492,446,605.80	20.65%
37.501 - 75.000	13,064	26.88%	691,641,266.13	29.01%
75.001 - 100.000	3,739	7.69%	321,796,864.47	13.50%
100.001 - 150.000	3,234	6.65%	388,668,168.84	16.30%
150.001 - 250.000	1,580	3.25%	293,280,045.21	12.30%
250.001 - 500.000	472	0.97%	151,423,840.29	6.35%
500.001 +	66	0.14%	45,219,273.08	1.90%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,078	16.62%	174,393,766.65	7.31%
2005	3,219	6.62%	130,677,382.88	5.48%
2006	4,088	8.41%	180,630,996.36	7.58%
2007	3,248	6.68%	172,640,041.72	7.24%
2008	1,982	4.08%	99,535,671.96	4.17%
2009	1,448	2.98%	68,545,672.73	2.87%
2010	2,060	4.24%	105,456,925.53	4.42%
2011	2,052	4.22%	90,511,253.25	3.80%
2012	1,819	3.74%	61,343,319.21	2.57%
2013	1,332	2.74%	39,810,119.96	1.67%
2014	649	1.34%	20,937,975.01	0.88%
2015	509	1.05%	22,597,370.38	0.95%
2016	499	1.03%	25,463,776.96	1.07%
2017	585	1.20%	29,104,740.10	1.22%
2018	1,076	2.21%	45,487,115.14	1.91%
2019	2,643	5.44%	170,359,115.59	7.14%
2020	7,607	15.65%	546,561,850.64	22.92%
2021	5,590	11.50%	391,762,946.68	16.43%
2022	125	0.26%	8,656,023.06	0.36%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	4,308	8.86%	40,923,632.85	1.72%
2026 - 2030	9,290	19.11%	210,920,246.88	8.85%
2031 - 2035	8,204	16.88%	334,978,522.34	14.05%
2036 - 2040	8,414	17.31%	477,558,594.43	20.03%
2041 - 2045	6,882	14.16%	434,304,547.90	18.21%
2046 +	11,511	23.68%	885,790,519.41	37.15%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,150	6.48%	32,218,711.67	1.35%
40.01 - 60 months	3,872	7.97%	47,477,841.79	1.99%
60.01 - 90 months	3,885	7.99%	91,141,158.59	3.82%
90.01 - 120 months	5,133	10.56%	166,036,136.75	6.96%
120.01 - 150 months	3,405	7.00%	139,936,172.05	5.87%
150.01 - 180 months	4,973	10.23%	244,944,649.04	10.27%
over 180 months	24,191	49.77%	1,662,721,393.91	69.73%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6,868	14.13%	586,089,494.78	24.58%
1.01% - 2.00%	21,202	43.62%	1,096,982,876.23	46.01%
2.01% - 3.00%	4,778	9.83%	179,410,285.88	7.52%
3.01% - 4.00%	7,087	14.58%	336,764,716.35	14.12%
4.01% - 5.00%	5,990	12.32%	134,841,099.65	5.65%
5.01% - 6.00%	945	1.94%	23,969,171.91	1.01%
6.01% - 7.00%	617	1.27%	11,913,703.60	0.50%
7.01% +	1,122	2.31%	14,504,715.41	0.61%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,628	23.92%	181,085,941.38	7.59%
20.01% - 30.00%	5,929	12.20%	197,158,170.08	8.27%
30.01% - 40.00%	5,356	11.02%	227,604,420.75	9.55%
40.01% - 50.00%	4,822	9.92%	246,754,417.00	10.35%
50.01% - 60.00%	4,501	9.26%	264,310,438.27	11.08%
60.01% - 70.00%	4,043	8.32%	263,350,527.86	11.04%
70.01% - 80.00%	3,139	6.46%	220,184,150.55	9.23%
80.01% - 90.00%	2,448	5.04%	174,484,585.79	7.32%
90.01% - 100.00%	2,218	4.56%	177,225,380.56	7.43%
100.00% +	4,525	9.31%	432,318,031.59	18.13%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,217	29.25%	262,854,899.16	11.02%
20.01% - 30.00%	7,131	14.67%	271,636,702.62	11.39%
30.01% - 40.00%	6,561	13.50%	320,504,385.88	13.44%
40.01% - 50.00%	5,567	11.45%	325,065,017.51	13.63%
50.01% - 60.00%	5,003	10.29%	338,148,355.29	14.18%
60.01% - 70.00%	4,684	9.64%	353,633,973.85	14.83%
70.01% - 80.00%	3,161	6.50%	264,200,403.25	11.08%
80.01% - 90.00%	1,299	2.67%	133,451,829.36	5.60%
90.01% - 100.00%	512	1.05%	54,830,109.21	2.30%
100.00% +	474	0.98%	60,150,387.68	2.52%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,368	8.99%	85,297,710.29	3.58%
20.01% - 30.00%	5,173	10.64%	148,036,030.07	6.21%
30.01% - 40.00%	6,167	12.69%	228,598,985.23	9.59%
40.01% - 50.00%	6,817	14.02%	304,280,771.49	12.76%
50.01% - 60.00%	6,740	13.87%	352,724,269.12	14.79%
60.01% - 70.00%	6,056	12.46%	350,726,005.67	14.71%
70.01% - 80.00%	6,482	13.33%	406,278,983.36	17.04%
80.01% - 90.00%	3,418	7.03%	246,451,306.32	10.34%
90.01% - 100.00%	2,078	4.27%	170,037,435.84	7.13%
100.00% +	1,310	2.69%	92,044,566.43	3.86%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,271	43.76%	1,230,604,392.48	51.61%
Thessaloniki	6,769	13.93%	327,688,281.48	13.74%
Macedonia	5,048	10.38%	181,145,216.72	7.60%
Peloponnese	3,515	7.23%	144,346,301.31	6.05%
Thessaly	3,094	6.37%	113,928,271.13	4.78%
Stereia Ellada	2,596	5.34%	99,614,075.56	4.18%
Creta Island	1,807	3.72%	85,887,212.14	3.60%
Ionian Islands	728	1.50%	32,858,140.34	1.38%
Thrace	1,127	2.32%	42,955,079.30	1.80%
Epirus	1,237	2.54%	42,972,413.09	1.80%
Aegean Islands	1,417	2.92%	82,476,680.27	3.46%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,483	3.05%	105,958,998.33	4.44%
12 - 24	9,614	19.78%	665,409,482.40	27.91%
24 - 36	4,185	8.61%	316,772,083.80	13.28%
36 - 60	2,042	4.20%	88,805,022.51	3.72%
60 - 96	1,642	3.38%	74,850,030.52	3.14%
over 96	29,643	60.98%	1,132,680,446.26	47.50%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	25	0.05%	223,633.10	0.01%
5 - 10 years	1,394	2.87%	32,095,662.08	1.35%
10 - 15 years	4,421	9.10%	131,370,669.75	5.51%
15 - 20 years	7,991	16.44%	291,560,187.94	12.23%
20 - 25 years	8,990	18.49%	426,026,186.97	17.87%
25 - 30 years	13,760	28.31%	686,390,018.72	28.79%
30 - 35 years	7,203	14.82%	537,066,242.16	22.52%
35 years +	4,825	9.93%	279,743,463.10	11.73%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,932	73.92%	1,667,221,431.33	69.92%
Houses	12,677	26.08%	717,254,632.48	30.08%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,352	19.24%	454,723,841.88	19.07%
Purchase	22,837	46.98%	1,272,269,584.94	53.36%
Repair	9,569	19.69%	436,180,399.77	18.29%
Construction (re-mortgage)	149	0.31%	10,152,610.80	0.43%
Purchase (re-mortgage)	607	1.25%	39,316,955.09	1.65%
Repair (re-mortgage)	433	0.89%	27,220,882.18	1.14%
Equity Release	5,662	11.65%	144,611,789.15	6.06%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,632	97.99%	2,354,178,821.81	98.73%
Balloon	977	2.01%	30,297,242.01	1.27%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,144	92.87%	2,213,751,152.28	92.84%
Fixed Converting to Floating	3,384	6.96%	169,421,441.83	7.11%
Fixed to Maturity	81	0.17%	1,303,469.70	0.05%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

Fixed rate assets **7.16%**
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,644	21.36%	349,442,869.80	15.79%
Euribor 1 Month	4,479	9.92%	262,904,917.00	11.88%
Euribor 3 Months	19,975	44.25%	1,043,448,012.27	47.13%
Eurobank OEK's Rate	155	0.34%	2,686,727.48	0.12%
Originator Rate	6,880	15.24%	125,926,275.79	5.69%
Saron 1M ISDA (CHF)	2,493	5.52%	271,203,610.02	12.25%
Saron 3M ISDA (CHF)	1,404	3.11%	155,582,887.00	7.03%
ESTR 1M ISDA (EUR)	81	0.18%	1,776,318.33	0.08%
Other	33	0.07%	779,534.60	0.04%
Grand Total	45,144	100.00%	2,213,751,152.28	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	0.15%	293,326.65	0.17%
ECB Tracker	60	1.77%	2,448,434.10	1.45%
Euribor 1 Month	657	19.41%	16,305,965.24	9.62%
Euribor 3 Months	2,562	75.71%	146,791,756.45	86.64%
Originator Rate	100	2.96%	3,581,959.39	2.11%
Grand Total	3,384	100.00%	169,421,441.83	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	481	14.21%	14,181,195.68	8.37%
1 Jan 2023 - 31 Dec 2023	588	17.38%	17,259,264.70	10.19%
1 Jan 2024 - 31 Dec 2025	117	3.46%	5,103,386.45	3.01%
1 Jan 2026 - 31 Dec 2030	412	12.17%	22,873,278.80	13.50%
1 Jan 2031 - 31 Dec 2035	561	16.58%	30,039,053.34	17.73%
1 Jan 2036 - 31 Dec 2040	587	17.35%	34,008,012.78	20.07%
1 Jan 2041 +	638	18.85%	45,957,250.08	27.13%
Grand Total	3,384	100.00%	169,421,441.83	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,596	99.97%	2,383,987,996.31	99.98%
Y	13	0.03%	488,067.51	0.02%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	13	100.00%	488,067.51	100.00%
OEK Subsidy				
Grand Total	13	100.00%	488,067.51	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,749	83.83%	2,101,463,962.43	88.13%
Y	7,860	16.17%	283,012,101.38	11.87%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,615	97.96%	2,317,777,070.33	97.20%
Y	994	2.04%	66,698,993.49	2.80%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,372	95.40%	2,237,054,899.04	93.82%
S	2,237	4.60%	147,421,164.77	6.18%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,213	90.96%	2,231,914,029.41	93.60%
Y	4,396	9.04%	152,562,034.41	6.40%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	46,466	95.59%	2,281,632,265.68	95.69%
Second home/Holiday houses	1,995	4.10%	96,341,568.91	4.04%
Buy-to-let/Non-Owner occupied	65	0.13%	2,867,027.63	0.12%
Other	83	0.17%	3,635,201.60	0.15%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,877	26.49%	729,775,854.45	30.61%
Other Private Employees	6,970	14.34%	359,409,700.46	15.07%
Pensioner	8,662	17.82%	305,301,065.25	12.80%
Other Self employed	2,688	5.53%	175,438,240.14	7.36%
Civil Servant	4,512	9.28%	175,104,653.33	7.34%
Unemployed	3,506	7.21%	151,530,023.45	6.35%
Bank employee	1,827	3.76%	123,189,417.55	5.17%
Civil Servant - Policeman	1,309	2.69%	65,003,850.00	2.73%
Salesman	1,115	2.29%	52,229,959.16	2.19%
Teacher	1,277	2.63%	49,957,408.29	2.10%
Military Personnel	897	1.85%	44,823,920.15	1.88%
Housewife	1,027	2.11%	44,006,898.08	1.85%
Independent means	566	1.16%	39,262,771.90	1.65%
Lawyers - Juurists	478	0.98%	37,520,462.08	1.57%
Civil Servant - Primary school teachers	898	1.85%	31,921,839.53	1.34%
Grand Total	48,609	100.00%	2,384,476,063.82	100.00%