

Report No: 156

Reporting Date: 20/6/2023

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2023	31/5/2023

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

Programme Details as of 20/6/2023

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-May-26	20-May-27
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) 1.08

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Apr-23	20-Jul-23	61	Act/360	3.7000%	3,887,055.56	-
4	22-May-23	21-Aug-23	29	Act/360	3.8830%	938,391.67	-
5	20-Mar-23	20-Jun-23	92	Act/360	3.1460%	1,205,966.67	1,205,966.67
6	20-Apr-23	20-Jul-23	61	Act/360	3.7000%	1,692,750.00	-
7	22-May-23	21-Aug-23	29	Act/360	3.8830%	1,876,783.33	-

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/5/2023			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	421,612,366.21	1,921,262,966.31	2,354,842,117.08	426,056,636.03	1,948,636,326.43	2,381,664,719.59
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	419,490,046.79	1,916,664,881.92	2,348,061,474.67	424,422,712.33	1,941,773,190.29	2,373,140,923.12
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	363,190,922.60	1,823,407,405.23	2,196,906,914.28	369,556,882.93	1,846,179,579.86	2,221,783,688.95
A.4	Aggregate Original Principal O/S balance	500,206,617.98	2,867,595,668.57	3,367,802,286.55	501,513,368.46	2,904,162,551.26	3,405,675,919.72
A.5	Average Current Principal O/S balance	109,595.10	44,785.73	50,375.26	109,469.84	44,810.66	50,269.42
A.6	Average Original Principal O/S balance	130,025.12	66,845.28	72,044.72	128,857.49	66,783.85	71,883.07
A.7	Maximum Current Principal O/S balance	959,500.19	1,641,277.64	1,641,277.64	959,500.19	1,646,654.72	1,646,654.72
A.8	Maximum Original Principal O/S balance	1,240,388.32	2,000,000.00	2,000,000.00	1,225,890.44	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,847	42,899	46,746	3,892	43,486	47,378
A.10	Weighted Average Seasoning (years)	8.30	8.05	8.09	8.24	7.98	8.03
A.11	Weighted Average Remaining Maturity (years)	20.15	19.81	19.87	20.21	19.86	19.93
A.12	Weighted Average Current Indexed LTV percent (%)	83.35	57.78	62.48	82.57	57.91	62.39
A.13	Weighted Average Current Unindexed LTV percent (%)	67.77	48.63	52.15	67.14	48.72	52.07
A.14	Weighted Average Original LTV percent (%)	73.64	61.62	63.83	73.09	61.64	63.72
A.15	Weighted Average Interest Rate - Total (%)	2.28	4.51	4.10	2.02	4.58	4.12
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.55	4.48	3.57	2.27	4.55	3.48
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.80	96.01	95.97	95.07	95.87	95.73
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.99	2.86	2.89	3.52	2.94	3.04
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.71	0.88	0.85	1.03	0.84	0.87
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.50	0.24	0.29	0.38	0.35	0.36
A.21	FX Rate	0.9724	-	-	0.9839	-	-

-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 31/5/2023		EUR		Total € (Calculated using fixing F/X Rate)	
B.1	Scheduled And Paid Repayments	5,467	1,303,740.55	49,024	6,870,181.80	54,491	8,210,926.92
B.2	Partial Prepayments	7	204,962.50	193	1,973,640.09	200	2,184,420.12
B.3	Whole Prepayments	13	462,269.55	199	5,802,367.07	212	6,277,757.39
B.4	Total Principal Receipts (B1+B2+B3)	-	1,970,972.60	-	14,646,188.96	-	16,673,104.43

-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 31/5/2023		EUR		Total € (Calculated using fixing F/X Rate)	
C.1	Interest From Installments	5,494	733,926.85	60,285	7,069,001.09	65,779	7,823,759.27
C.2	Interest From Overdues	2,424	2,451.61	15,348	18,662.18	17,772	21,183.37
C.3	Total Interest Receipts (C1+C2)	-	736,378.46	-	7,087,663.27	-	7,844,942.64
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 31/5/2023		EUR		Total € (Calculated using fixing F/X Rate)	
A.1	Performing Loans	3,694	403,910,868.63	40,010	1,844,674,749.35	43,704	2,260,049,974.19
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	134	15,579,178.16	2,770	71,990,132.57	2,904	88,011,500.48
A.3	Totals (A1+ A2)	3,828	419,490,046.79	42,780	1,916,664,881.92	46,608	2,348,061,474.67
A.4	In Arrears Loans 90 Days To 360 Days	19	2,122,319.42	119	4,598,084.39	138	6,780,642.41
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	19	2,122,319.42	119	4,598,084.39	138	6,780,642.41

-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 31/5/2023		EUR		Total € (Calculated using fixing F/X Rate)	
B.1	30 Days < Installment <= 59 Days	111	12,597,534.38	2,292	54,992,752.51	2,403	67,947,847.51
B.2	60 Days < Installment <= 89 Days	23	2,981,643.78	478	16,997,380.06	501	20,063,652.97
B.3	Total (B1+B2=A4)	134	15,579,178.16	2,770	71,990,132.57	2,904	88,011,500.48
B.4	90 Days < Installment <= 119 Days	19	2,122,319.42	112	4,557,800.63	131	6,740,358.65
B.5	120 Days < Installment <= 360 Days	0	0.00	7	40,283.76	7	40,283.76
B.6	Total (B4+B5=A4)	19	2,122,319.42	119	4,598,084.39	138	6,780,642.41

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 31/5/2023		EUR		Total € (Calculated using fixing F/X Rate)	
A.1	Total Outstanding Balance	0.00	2,514,487.08	0.00	12,749,782.63	0.00	15,335,639.36
A.2	Number of Loans	0	32	0	386	0	418



Statutory Tests

as of 31/5/2023

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool	2,196,906,914.28
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	24,143,629.39
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,940,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	2,221,050,543.67
Bonds Principal * Req.Coverage.Perc. (C * Req. Coverage Perc.)	2,037,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,419,173,445.45
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	24,143,629.39
Net Present Value of Covered Bond Liabilities	1,953,350,913.81
Lump Sum Amount (C * 1%)	19,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,313,277,909.42
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	24,143,629.39
Net Present Value of Covered Bond Liabilities	1,947,875,410.78
Lump Sum Amount (C * 1%)	19,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	2,541,487,432.87
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	24,143,629.39
Net Present Value of Covered Bond Liabilities	1,959,414,999.59
Lump Sum Amount (C * 1%)	19,400,000.00

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.	66,803,098.93
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	57,478,587.05
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ³

Balance at closing (previous period)	24,119,259.40
Credit interest	24,369.99
Opening Balance	24,143,629.39
Required Liquidity Buffer Reserve Ledger Amount	33,452,622.96
Amount credited to the account (payment to BoNY)	9,308,993.57
Available o/s Reserve Amount	33,452,622.96

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 Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

IV	Portfolio Stratifications
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,847	8.23%	433,579,150.77	18.41%
EUR	42,899	91.77%	1,921,262,966.31	81.59%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	14,567	31.16%	343,497,249.58	10.20%
37.501 - 75.000	16,372	35.02%	900,515,645.53	26.74%
75.001 - 100.000	6,536	13.98%	576,109,070.78	17.11%
100.001 - 150.000	5,584	11.95%	688,019,832.58	20.43%
150.001 - 250.000	2,779	5.94%	523,491,239.00	15.54%
250.001 - 500.000	805	1.72%	261,519,499.36	7.77%
500.001 +	103	0.22%	74,649,749.72	2.22%
Grand Total	46,746	100.00%	3,367,802,286.55	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	24,936	53.34%	461,840,518.88	19.61%
37.501 - 75.000	12,652	27.07%	673,268,175.54	28.59%
75.001 - 100.000	3,699	7.91%	318,540,775.96	13.53%
100.001 - 150.000	3,279	7.01%	395,613,149.75	16.80%
150.001 - 250.000	1,618	3.46%	301,161,621.04	12.79%
250.001 - 500.000	495	1.06%	158,613,490.14	6.74%
500.001 +	67	0.14%	45,804,385.78	1.95%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,195	15.39%	144,798,818.02	6.15%
2005	2,911	6.23%	112,834,103.63	4.79%
2006	3,712	7.94%	157,706,093.96	6.70%
2007	2,867	6.13%	153,385,132.41	6.51%
2008	1,718	3.68%	87,029,459.39	3.70%
2009	1,266	2.71%	57,283,271.13	2.43%
2010	1,861	3.98%	89,306,558.66	3.79%
2011	1,866	3.99%	78,526,539.63	3.33%
2012	1,558	3.33%	51,255,666.31	2.18%
2013	1,126	2.41%	34,343,539.78	1.46%
2014	576	1.23%	17,481,158.59	0.74%
2015	465	0.99%	19,660,739.01	0.83%
2016	454	0.97%	21,646,801.08	0.92%
2017	529	1.13%	24,459,683.42	1.04%
2018	635	1.36%	31,979,000.55	1.36%
2019	2,312	4.95%	155,292,677.85	6.59%
2020	7,498	16.04%	536,269,681.30	22.77%
2021	5,958	12.75%	423,861,890.70	18.00%
2022	2,017	4.31%	142,539,414.27	6.05%
2023	222	0.47%	15,181,887.40	0.64%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,987	6.39%	20,884,151.72	0.89%
2026 - 2030	8,435	18.04%	164,370,003.37	6.98%
2031 - 2035	7,785	16.65%	299,545,419.83	12.72%
2036 - 2040	8,270	17.69%	457,891,780.87	19.44%
2041 - 2045	6,950	14.87%	440,892,767.11	18.72%
2046 +	12,319	26.35%	971,257,994.18	41.25%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,429	9.47%	35,316,886.04	1.50%
40.01 - 60 months	2,510	5.37%	38,884,346.02	1.65%
60.01 - 90 months	3,942	8.43%	96,812,979.09	4.11%
90.01 - 120 months	4,336	9.28%	142,099,209.09	6.03%
120.01 - 150 months	3,444	7.37%	146,252,109.64	6.21%
150.01 - 180 months	4,767	10.20%	245,657,031.96	10.43%
over 180 months	23,318	49.88%	1,649,819,555.24	70.06%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	168	0.36%	9,403,193.43	0.40%
1.01% - 2.00%	1,238	2.65%	155,095,986.33	6.59%
2.01% - 3.00%	2,889	6.18%	302,255,730.34	12.84%
3.01% - 4.00%	11,504	24.61%	767,054,484.84	32.57%
4.01% - 5.00%	17,082	36.54%	667,738,171.32	28.36%
5.01% - 6.00%	7,142	15.28%	234,396,486.65	9.95%
6.01% - 7.00%	4,090	8.75%	156,442,195.76	6.64%
7.01% +	2,633	5.63%	62,455,868.42	2.65%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,196	26.09%	198,227,887.67	8.42%
20.01% - 30.00%	5,920	12.66%	214,094,555.09	9.09%
30.01% - 40.00%	5,108	10.93%	231,814,856.17	9.84%
40.01% - 50.00%	4,778	10.22%	262,670,972.34	11.15%
50.01% - 60.00%	4,427	9.47%	277,184,756.43	11.77%
60.01% - 70.00%	3,674	7.86%	253,034,611.76	10.75%
70.01% - 80.00%	3,219	6.89%	232,393,418.00	9.87%
80.01% - 90.00%	2,341	5.01%	186,447,555.58	7.92%
90.01% - 100.00%	1,942	4.15%	176,552,460.69	7.50%
100.00% +	3,141	6.72%	322,421,043.36	13.69%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,686	29.28%	248,264,066.47	10.54%
20.01% - 30.00%	6,715	14.36%	259,852,295.71	11.03%
30.01% - 40.00%	6,122	13.10%	307,720,491.75	13.07%
40.01% - 50.00%	5,243	11.22%	312,623,245.95	13.28%
50.01% - 60.00%	4,853	10.38%	335,097,575.07	14.23%
60.01% - 70.00%	4,543	9.72%	342,012,902.96	14.52%
70.01% - 80.00%	3,181	6.80%	276,331,299.43	11.73%
80.01% - 90.00%	1,332	2.85%	143,557,042.43	6.10%
90.01% - 100.00%	577	1.23%	67,557,231.37	2.87%
100.00% +	494	1.06%	61,825,965.94	2.63%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,004	8.57%	78,427,078.44	3.33%
20.01% - 30.00%	4,924	10.53%	142,237,829.64	6.04%
30.01% - 40.00%	5,932	12.69%	219,770,710.99	9.33%
40.01% - 50.00%	6,516	13.94%	295,103,014.36	12.53%
50.01% - 60.00%	6,411	13.71%	334,441,755.28	14.20%
60.01% - 70.00%	5,914	12.65%	346,424,857.84	14.71%
70.01% - 80.00%	6,563	14.04%	427,674,890.87	18.16%
80.01% - 90.00%	3,293	7.04%	243,134,275.45	10.32%
90.01% - 100.00%	1,988	4.25%	169,126,802.06	7.18%
100.00% +	1,201	2.57%	98,500,902.15	4.18%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,653	44.18%	1,228,494,157.06	52.17%
Thessaloniki	6,497	13.90%	321,334,243.82	13.65%
Macedonia	4,762	10.19%	172,752,538.87	7.34%
Peloponnese	3,349	7.16%	138,863,559.82	5.90%
Thessaly	2,947	6.30%	112,167,181.77	4.76%
Sterea Ellada	2,485	5.32%	99,128,982.02	4.21%
Creta Island	1,730	3.70%	84,313,347.37	3.58%
Ionian Islands	701	1.50%	33,757,129.74	1.43%
Thrace	1,067	2.28%	41,307,426.69	1.75%
Epirus	1,186	2.54%	41,690,706.82	1.77%
Aegean Islands	1,369	2.93%	81,032,843.09	3.44%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,407	3.01%	98,318,690.29	4.18%
12 - 24	2,411	5.16%	175,593,538.50	7.46%
24 - 36	9,721	20.80%	676,149,984.07	28.71%
36 - 60	4,850	10.38%	341,593,674.59	14.51%
60 - 96	1,391	2.98%	66,592,242.94	2.83%
over 96	26,966	57.69%	996,593,986.68	42.32%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	12	0.03%	86,251.71	0.00%
5 - 10 years	1,212	Liquidity Buffer Reserve Led	29,420,566.04	1.25%
10 - 15 years	3,972	8.50%	122,066,391.34	5.18%
15 - 20 years	7,394	15.82%	278,610,896.16	11.83%
20 - 25 years	8,745	18.71%	416,253,881.13	17.68%
25 - 30 years	13,616	29.13%	689,456,265.86	29.28%
30 - 35 years	7,344	15.71%	563,750,995.85	23.94%
35 years +	4,451	9.52%	255,196,869.00	10.84%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	34,679	74.19%	1,650,897,926.41	70.11%
Houses	12,067	25.81%	703,944,190.67	29.89%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,868	18.97%	438,275,944.84	18.61%
Purchase	22,361	47.84%	1,279,331,293.83	54.33%
Repair	9,152	19.58%	424,799,930.14	18.04%
Construction (re-mortgage)	131	0.28%	9,656,386.78	0.41%
Purchase (re-mortgage)	573	1.23%	37,717,134.19	1.60%
Repair (re-mortgage)	405	0.87%	26,036,742.90	1.11%
Equity Release	5,256	11.24%	139,024,684.40	5.90%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	46,579	99.64%	2,344,754,899.62	99.57%
Balloon	167	0.36%	10,087,217.46	0.43%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,936	89.71%	2,058,453,898.20	87.41%
Fixed Converting to Floating	4,724	10.11%	293,804,509.39	12.48%
Fixed to Maturity	86	0.18%	2,583,709.49	0.11%
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	527	1.26%	22,994,729.45	1.12%	
Euribor 1 Month	415	0.99%	25,981,295.85	1.26%	
Euribor 3 Months	2,039	4.86%	106,145,845.54	5.16%	
Eurobank OEK's Rate	132	0.31%	2,093,850.63	0.10%	
Originator Rate	6,312	15.05%	109,605,022.34	5.32%	
Saron 1M ISDA (CHF)	181	0.43%	19,158,703.60	0.93%	
Saron 3M ISDA (CHF)	157	0.37%	19,018,072.33	0.92%	
ESTR 1M ISDA (EUR)	76	0.18%	1,447,468.39	0.07%	
Cap ECB Tracker	8,052	19.20%	270,789,051.34	13.15%	
Cap Euribor 1 Month	4,151	9.90%	247,380,702.24	12.02%	
Cap Euribor 3 Months	16,387	39.08%	839,414,436.43	40.78%	
Cap Saron ISDA (CHF)	3,477	8.29%	393,798,770.05	19.13%	
Other	30	0.07%	625,950.01	0.03%	
Grand Total	41,936	100.00%	2,058,453,898.20	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	37	0.78%	1,445,659.33	0.49%	
Euribor 1 Month	101	2.14%	3,271,682.44	1.11%	
Euribor 3 Months	4,546	96.23%	287,656,831.42	97.91%	
Originator Rate	40	0.85%	1,430,336.20	0.49%	
Grand Total	4,724	100.00%	293,804,509.39	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	136	2.88%	4,463,589.13	1.52%	
1 Jan 2024 - 31 Dec 2025	135	2.86%	6,625,443.91	2.26%	
1 Jan 2026 - 31 Dec 2030	1,175	24.87%	66,497,618.49	22.63%	
1 Jan 2031 - 31 Dec 2035	1,142	24.17%	68,174,964.93	23.20%	
1 Jan 2036 - 31 Dec 2040	925	19.58%	58,826,365.21	20.02%	
1 Jan 2041 +	1,208	25.57%	89,018,948.13	30.30%	
Grand Total	4,724	100.00%	293,804,509.39	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	46,741	99.99%	2,354,629,501.09	99.99%	
Y	5	0.01%	212,615.99	0.01%	
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	5	100.00%	212,615.99	100.00%	
OEK Subsidy	0	0.00%	0.00	0.00%	
Grand Total	5	100.00%	212,615.99	100.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	40,149	85.89%	2,108,946,334.42	89.56%	
Y	6,597	14.11%	245,895,782.66	10.44%	
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	45,862	98.11%	2,296,234,763.21	97.51%	
Y	884	1.89%	58,607,353.88	2.49%	
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	44,587	95.38%	2,209,605,963.97	93.83%	
S	2,159	4.62%	145,236,153.11	6.17%	
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	42,442	90.79%	2,203,148,814.80	93.56%	
Y	4,304	9.21%	151,693,302.28	6.44%	
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	44,616	95.44%	2,252,540,620.39	95.66%	
Second home/Holiday houses	1,978	4.23%	95,518,284.47	4.06%	
Buy-to-let/Non-Owner occupied	67	0.14%	2,842,747.35	0.12%	
Other	85	0.18%	3,940,464.88	0.17%	
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	12,404	26.53%	700,360,155.84	29.74%	
Other Private Employees	7,035	15.05%	378,832,573.08	16.09%	
Pensioner	8,468	18.11%	300,491,330.68	12.76%	
Civil Servant	4,411	9.44%	178,013,526.91	7.56%	
Other Self employed	2,538	5.43%	175,750,361.96	7.46%	
Unemployed	3,254	6.96%	148,970,356.49	6.33%	
Bank employee	1,743	3.73%	120,810,965.56	5.13%	
Civil Servant - Policeman	1,299	2.78%	64,780,880.26	2.75%	
Salesman	1,077	2.30%	50,304,383.77	2.14%	
Teacher	1,204	2.58%	46,765,106.83	1.99%	
Military Personnel	855	1.83%	43,464,172.87	1.85%	
Housewife	944	2.02%	42,874,340.09	1.82%	
Independent means	515	1.10%	36,632,909.90	1.56%	
Lawyers - Juurists	448	0.96%	35,558,025.80	1.51%	
Accountant	551	1.18%	31,233,027.05	1.33%	
Grand Total	46,746	100.00%	2,354,842,117.08	100.00%	