

Report No: 157

Reporting Date: 20/7/2023

|                               |               |             |
|-------------------------------|---------------|-------------|
| Period of Loan Data Reported: | Starting Date | Ending Date |
|                               | 1/6/2023      | 30/6/2023   |

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

**I Programme Details** as of 20/7/2023

| Series | Issue Date | ISIN         | Moody's Rating | Original Balance<br>(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      |

\* maximum rate of interest 2% from 29/06/2023 onwards

1,940,000,000.00

Fixed Rate Bonds 0%  
Liability WAL (in years) 1.91

| 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 | 91          | Act/360      | 3.3077%               | 5,183,888.89     | 5,183,888.89  |
| 4      | 22-May-23       | 21-Aug-23 | 59          | Act/360      | 3.8830%               | 1,909,141.67     | -             |
| 5      | 20-Jun-23       | 20-Sep-23 | 30          | Act/360      | 2.2027%               | 275,336.96       | -             |
| 6      | 20-Apr-23       | 20-Jul-23 | 91          | Act/360      | 3.3077%               | 2,257,500.00     | 2,257,500.00  |
| 7      | 22-May-23       | 21-Aug-23 | 59          | Act/360      | 2.7863%               | 2,739,869.23     | -             |

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

| -A-  | MORTGAGE POOL SUMMARY INFO                                                     | As of 30/6/2023 |                  |                                               | Previous Report |                  |                                               |
|------|--------------------------------------------------------------------------------|-----------------|------------------|-----------------------------------------------|-----------------|------------------|-----------------------------------------------|
|      |                                                                                | CHF             | EUR              | Total €<br>(Calculated using fixing F/X Rate) | CHF             | EUR              | Total €<br>(Calculated using fixing F/X Rate) |
| A.1  | Aggregate Current Principal O/S balance                                        | 417,775,923.65  | 1,900,876,910.17 | 2,327,701,515.45                              | 421,612,366.21  | 1,921,262,966.31 | 2,354,842,117.08                              |
| A.2  | Aggregate Current Principal O/S balance ( Bucket<=3)                           | 416,258,295.85  | 1,895,845,172.49 | 2,321,119,279.41                              | 419,490,046.79  | 1,916,664,881.92 | 2,348,061,474.67                              |
| A.3  | Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3) | 383,841,088.83  | 1,843,223,435.60 | 2,235,378,205.55                              | 363,190,922.60  | 1,823,407,405.23 | 2,196,906,914.28                              |
| A.4  | Aggregate Original Principal O/S balance                                       | 494,742,260.88  | 2,841,615,470.79 | 3,336,357,731.67                              | 500,206,617.98  | 2,867,595,668.57 | 3,367,802,286.55                              |
| A.5  | Average Current Principal O/S balance                                          | 109,480.06      | 44,832.00        | 50,365.71                                     | 109,595.10      | 44,785.73        | 50,375.26                                     |
| A.6  | Average Original Principal O/S balance                                         | 129,649.44      | 67,019.23        | 72,190.53                                     | 130,025.12      | 66,845.28        | 72,044.72                                     |
| A.7  | Maximum Current Principal O/S balance                                          | 959,500.19      | 1,637,153.65     | 1,637,153.65                                  | 959,500.19      | 1,641,277.64     | 1,641,277.64                                  |
| A.8  | Maximum Original Principal O/S balance                                         | 1,232,277.89    | 2,000,000.00     | 2,000,000.00                                  | 1,240,388.32    | 2,000,000.00     | 2,000,000.00                                  |
| A.9  | Total Number of Loans                                                          | 3,816           | 42,400           | 46,216                                        | 3,847           | 42,899           | 46,746                                        |
| A.10 | Weighted Average Seasoning (years)                                             | 8.38            | 8.10             | 8.15                                          | 8.30            | 8.05             | 8.09                                          |
| A.11 | Weighted Average Remaining Maturity (years)                                    | 20.08           | 19.77            | 19.83                                         | 20.15           | 19.81            | 19.87                                         |
| A.12 | Weighted Average Current Indexed LTV percent (%)                               | 74.07           | 51.86            | 55.93                                         | 83.35           | 57.78            | 62.48                                         |
| A.13 | Weighted Average Current Unindexed LTV percent (%)                             | 67.26           | 48.58            | 52.00                                         | 67.77           | 48.63            | 52.15                                         |
| A.14 | Weighted Average Original LTV percent (%)                                      | 73.39           | 61.60            | 63.76                                         | 73.64           | 61.62            | 63.83                                         |
| A.15 | Weighted Average Interest Rate - Total (%)                                     | 2.28            | 4.48             | 4.07                                          | 2.28            | 4.51             | 4.10                                          |
| A.16 | Weighted Average Interest Rate - (%) - Preferential Rate                       | 2.52            | 4.42             | 3.52                                          | 2.55            | 4.48             | 3.57                                          |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%)                                | 95.08           | 95.93            | 95.77                                         | 95.80           | 96.01            | 95.97                                         |
| A.18 | OS Principal of In Arrears Loans - 30-59 dpd (%)                               | 3.34            | 2.99             | 3.06                                          | 2.99            | 2.86             | 2.89                                          |
| A.19 | OS Principal of In Arrears Loans - 60-89 dpd (%)                               | 1.23            | 0.81             | 0.89                                          | 0.71            | 0.88             | 0.85                                          |
| A.20 | OS Principal of In Arrears Loans - 90+ dpd (%)                                 | 0.36            | 0.26             | 0.28                                          | 0.50            | 0.24             | 0.29                                          |
| A.21 | FX Rate                                                                        | 0.9788          | 1.00             | 0.00                                          | 0.9724          | -                | -                                             |

| -B- | Principal Receipts For Performing<br>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 30/6/2023 |                     |             |                      |                                            |                      |
| B.1 | Scheduled And Paid Repayments                                         | 4,829           | 1,167,337.44        | 43,468      | 6,291,892.71         | 48,297                                     | 7,484,513.72         |
| B.2 | Partial Prepayments                                                   | 2               | 11,500.00           | 144         | 1,543,366.78         | 146                                        | 1,555,115.86         |
| B.3 | Whole Prepayments                                                     | 10              | 951,066.09          | 142         | 3,607,015.71         | 152                                        | 4,578,681.11         |
| B.4 | <b>Total Principal Receipts (B1+B2+B3)</b>                            | -               | <b>2,129,903.53</b> | -           | <b>11,442,275.20</b> | -                                          | <b>13,618,310.68</b> |

| -C- | Non-Principal Receipts For Performing<br>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 30/6/2023 |                   |             |                     |                                            |                     |
| C.1 | Interest From Installments                                                | 4,869           | 721,277.15        | 53,678      | 6,491,037.56        | 58,547                                     | 7,227,936.98        |
| C.2 | Interest From Overdues                                                    | 1,977           | 2,033.08          | 13,065      | 16,774.35           | 15,042                                     | 18,851.46           |
| C.3 | <b>Total Interest Receipts (C1+C2)</b>                                    | -               | <b>723,310.23</b> | -           | <b>6,507,811.91</b> | -                                          | <b>7,246,788.44</b> |
| 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 30/6/2023 |                       |               |                         |                                            |                         |
| A.1 | Performing Loans                              | 3,651           | 397,201,332.87        | 39,591        | 1,823,520,288.31        | 43,242                                     | 2,229,324,674.16        |
| A.2 | Delinquent/In Arrears Loans 30 Day To 89 Days | 155             | 19,056,962.98         | 2,710         | 72,324,884.18           | 2,865                                      | 91,794,605.25           |
| A.3 | <b>Totals (A1+ A2)</b>                        | <b>3,806</b>    | <b>416,258,295.85</b> | <b>42,301</b> | <b>1,895,845,172.49</b> | <b>46,107</b>                              | <b>2,321,119,279.41</b> |
| A.4 | In Arrears Loans 90 Days To 360 Days          | 10              | 1,517,627.80          | 99            | 5,031,737.68            | 109                                        | 6,582,236.05            |
| A.5 | Denounced Loans                               | 0               | 0.00                  | 0             | 0.00                    | 0                                          | 0.00                    |
| A.6 | <b>Totals (A4+ A5)</b>                        | <b>10</b>       | <b>1,517,627.80</b>   | <b>99</b>     | <b>5,031,737.68</b>     | <b>109</b>                                 | <b>6,582,236.05</b>     |

| -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 30/6/2023 |                      |              |                      |                                            |                      |
| B.1 | 30 Days < Installment <= 59 Days                      | 109             | 13,936,283.33        | 2,312        | 56,896,205.21        | 2,421                                      | 71,134,336.93        |
| B.2 | 60 Days < Installment <= 89 Days                      | 46              | 5,120,679.65         | 398          | 15,428,678.97        | 444                                        | 20,660,268.31        |
| B.3 | <b>Total (B1+B2=A4)</b>                               | <b>155</b>      | <b>19,056,962.98</b> | <b>2,710</b> | <b>72,324,884.18</b> | <b>2,865</b>                               | <b>91,794,605.25</b> |
| B.4 | 90 Days < Installment <= 119 Days                     | 10              | 1,517,627.80         | 97           | 4,983,963.61         | 107                                        | 6,534,461.98         |
| B.5 | 120 Days < Installment <= 360 Days                    | 0               | 0.00                 | 2            | 47,774.07            | 2                                          | 47,774.07            |
| B.6 | <b>Total (B4+B5=A4)</b>                               | <b>10</b>       | <b>1,517,627.80</b>  | <b>99</b>    | <b>5,031,737.68</b>  | <b>109</b>                                 | <b>6,582,236.05</b>  |

## 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 30/6/2023     |               |                     |               |                                            |               |
| A.1 | Total Outstanding Balance      | 0.00                | 1,722,023.89  | 0.00                | 8,971,329.78  | 0.00                                       | 10,730,651.29 |
| A.2 | Number of Loans                | 0                   | 20            | 0                   | 351           | 0                                          | 371           |



### Statutory Tests

as of 30/6/2023

|     |                                                                                                                                                                                                                                                                    |                  |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| A.  | Adjusted Outstanding Principal Balance of loans in Cover Pool                                                                                                                                                                                                      | 2,235,378,205.55 |
| 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                                                                                                                                                                                                                                    | 32,260,313.87    |
| 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)                                          | 2,267,638,519.42 |
| Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. ) | 2,037,000,000.00 |

#### Net Present Value Test

Pass

|                                                                                                                    |                  |
|--------------------------------------------------------------------------------------------------------------------|------------------|
| Net Present Value of Loans                                                                                         | 2,446,212,208.86 |
| 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                                                                             | 32,260,313.87    |
| Net Present Value of Covered Bond Liabilities                                                                      | 1,897,582,752.83 |
| Lump Sum Amount ( C * 1% )                                                                                         | 19,400,000.00    |

#### Parallel shift +200bps of current interest rate curve

Pass

|                                                                                                                    |                  |
|--------------------------------------------------------------------------------------------------------------------|------------------|
| Net Present Value of Loans                                                                                         | 2,343,225,938.23 |
| 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                                                                             | 32,260,313.87    |
| Net Present Value of Covered Bond Liabilities                                                                      | 1,836,081,874.60 |
| Lump Sum Amount ( C * 1% )                                                                                         | 19,400,000.00    |

#### Parallel shift -200bps of current interest rate curve

Pass

|                                                                                                                    |                  |
|--------------------------------------------------------------------------------------------------------------------|------------------|
| Net Present Value of Loans                                                                                         | 2,567,981,539.61 |
| 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                                                                             | 32,260,313.87    |
| Net Present Value of Covered Bond Liabilities                                                                      | 1,958,972,336.79 |
| 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                          | 69,276,259.69 |
| 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                                                   | 48,760,336.25 |
| Under any Hedging agreements                                                                   | 0.00          |

#### Parameters

|                              |         |
|------------------------------|---------|
| LTV Cap                      | 80.00%  |
| Required Coverage Percentage | 105.00% |

#### Liquidity Buffer Reserve Ledger <sup>3</sup>

as of calculation date

|                                                         |                       |
|---------------------------------------------------------|-----------------------|
| Balance at closing (previous period)                    | 33,452,622.96         |
| Credit interest                                         | 38,027.57             |
| <b>Opening Balance</b>                                  | <b>33,490,650.53</b>  |
| <b>Required Liquidity Buffer Reserve Ledger Amount</b>  | <b>23,050,549.15</b>  |
| <b>Amount credited to the account (payment to BoNY)</b> | <b>-10,440,101.38</b> |
| <b>Available o/s Reserve Amount</b>                     | <b>23,050,549.15</b>  |

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of data's reporting period

<sup>2</sup> The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

<sup>3</sup> 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                | 3,816         | 8.26%          | 426,824,605.28          | 18.34%            |
| EUR                | 42,400        | 91.74%         | 1,900,876,910.17        | 81.66%            |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>    |

| ORIGINAL LOAN AMOUNT |               |                |                         |                |
|----------------------|---------------|----------------|-------------------------|----------------|
|                      | Num of Loans  | % of loans     | Principal               | 1/1/2020       |
| 0 - 37.500           | 14,343        | 31.03%         | 338,851,973.88          | 10.16%         |
| 37.501 - 75.000      | 16,207        | 35.07%         | 891,719,373.44          | 26.73%         |
| 75.001 - 100.000     | 6,470         | 14.00%         | 570,453,636.73          | 17.10%         |
| 100.001 - 150.000    | 5,540         | 11.99%         | 682,640,844.13          | 20.46%         |
| 150.001 - 250.000    | 2,756         | 5.96%          | 519,370,689.38          | 15.57%         |
| 250.001 - 500.000    | 797           | 1.72%          | 258,817,150.56          | 7.76%          |
| 500.001 +            | 103           | 0.22%          | 74,504,063.55           | 2.23%          |
| <b>Grand Total</b>   | <b>46,216</b> | <b>100.00%</b> | <b>3,336,357,731.67</b> | <b>100.00%</b> |

| OUTSTANDING LOAN AMOUNT |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 37.500              | 24,639        | 53.31%         | 456,363,873.50          | 19.61%                     |
| 37.501 - 75.000         | 12,505        | 27.06%         | 665,270,980.87          | 28.58%                     |
| 75.001 - 100.000        | 3,675         | 7.95%          | 316,375,981.43          | 13.59%                     |
| 100.001 - 150.000       | 3,244         | 7.02%          | 391,146,828.95          | 16.80%                     |
| 150.001 - 250.000       | 1,600         | 3.46%          | 297,547,321.83          | 12.78%                     |
| 250.001 - 500.000       | 487           | 1.05%          | 155,909,104.59          | 6.70%                      |
| 500.001 +               | 66            | 0.14%          | 45,087,424.27           | 1.94%                      |
| <b>Grand Total</b>      | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| ORIGINATION DATE   |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 1990-2004          | 7,062         | 15.28%         | 141,573,640.85          | 6.08%                      |
| 2005               | 2,886         | 6.24%          | 111,442,805.25          | 4.79%                      |
| 2006               | 3,672         | 7.95%          | 155,641,993.03          | 6.69%                      |
| 2007               | 2,840         | 6.15%          | 151,399,303.66          | 6.50%                      |
| 2008               | 1,681         | 3.64%          | 85,420,702.30           | 3.67%                      |
| 2009               | 1,253         | 2.71%          | 56,457,772.05           | 2.43%                      |
| 2010               | 1,842         | 3.99%          | 87,950,773.40           | 3.78%                      |
| 2011               | 1,854         | 4.01%          | 77,749,881.89           | 3.34%                      |
| 2012               | 1,535         | 3.32%          | 50,604,226.70           | 2.17%                      |
| 2013               | 1,101         | 2.38%          | 33,836,460.62           | 1.45%                      |
| 2014               | 563           | 1.22%          | 17,108,027.47           | 0.73%                      |
| 2015               | 458           | 0.99%          | 19,394,255.79           | 0.83%                      |
| 2016               | 452           | 0.98%          | 21,374,282.51           | 0.92%                      |
| 2017               | 524           | 1.13%          | 24,236,964.93           | 1.04%                      |
| 2018               | 630           | 1.36%          | 31,758,839.33           | 1.36%                      |
| 2019               | 2,261         | 4.89%          | 152,675,338.34          | 6.56%                      |
| 2020               | 7,465         | 16.15%         | 532,769,517.18          | 22.89%                     |
| 2021               | 5,912         | 12.79%         | 420,068,619.31          | 18.05%                     |
| 2022               | 2,003         | 4.33%          | 141,097,969.70          | 6.06%                      |
| 2023               | 222           | 0.48%          | 15,140,141.14           | 0.65%                      |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| MATURITY DATE      |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 2021 - 2025        | 2,849         | 6.16%          | 19,660,161.79           | 0.84%                      |
| 2026 - 2030        | 8,333         | 18.03%         | 160,362,660.85          | 6.89%                      |
| 2031 - 2035        | 7,717         | 16.70%         | 294,889,918.18          | 12.67%                     |
| 2036 - 2040        | 8,191         | 17.72%         | 451,989,515.69          | 19.42%                     |
| 2041 - 2045        | 6,907         | 14.95%         | 437,621,689.89          | 18.80%                     |
| 2046 +             | 12,219        | 26.44%         | 963,177,569.05          | 41.38%                     |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| REMAIN. TIME TO MATURITY |               |                |                         |                            |
|--------------------------|---------------|----------------|-------------------------|----------------------------|
|                          | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 40 months            | 4,391         | 9.50%          | 35,261,381.50           | 1.51%                      |
| 40.01 - 60 months        | 2,455         | 5.31%          | 38,141,344.73           | 1.64%                      |
| 60.01 - 90 months        | 3,962         | 8.57%          | 97,024,802.99           | 4.17%                      |
| 90.01 - 120 months       | 4,214         | 9.12%          | 138,953,900.84          | 5.97%                      |
| 120.01 - 150 months      | 3,515         | 7.61%          | 149,323,847.25          | 6.42%                      |
| 150.01 - 180 months      | 4,676         | 10.12%         | 239,779,293.28          | 10.30%                     |
| over 180 months          | 23,003        | 49.77%         | 1,629,216,944.86        | 69.99%                     |
| <b>Grand Total</b>       | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| INTEREST RATE      |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 1.00%      | 102           | 0.22%          | 7,340,890.21            | 0.32%                      |
| 1.01% - 2.00%      | 1,241         | 2.69%          | 154,297,254.91          | 6.63%                      |
| 2.01% - 3.00%      | 2,870         | 6.21%          | 297,266,744.11          | 12.77%                     |
| 3.01% - 4.00%      | 12,953        | 28.03%         | 883,201,900.61          | 37.94%                     |
| 4.01% - 5.00%      | 15,090        | 32.65%         | 529,568,744.33          | 22.75%                     |
| 5.01% - 6.00%      | 7,487         | 16.20%         | 245,845,222.27          | 10.56%                     |
| 6.01% - 7.00%      | 4,003         | 8.66%          | 151,792,590.89          | 6.52%                      |
| 7.01% +            | 2,470         | 5.34%          | 58,388,168.12           | 2.51%                      |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| CURRENT LTV_Indexed |               |                |                         |                            |
|---------------------|---------------|----------------|-------------------------|----------------------------|
|                     | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 20.00%      | 13,514        | 29.24%         | 242,619,525.63          | 10.42%                     |
| 20.01% - 30.00%     | 6,268         | 13.56%         | 243,729,783.18          | 10.47%                     |
| 30.01% - 40.00%     | 5,459         | 11.81%         | 270,325,611.11          | 11.61%                     |
| 40.01% - 50.00%     | 5,107         | 11.05%         | 301,295,287.42          | 12.94%                     |
| 50.01% - 60.00%     | 4,359         | 9.43%          | 293,393,396.08          | 12.60%                     |
| 60.01% - 70.00%     | 3,478         | 7.53%          | 247,567,781.68          | 10.64%                     |
| 70.01% - 80.00%     | 2,920         | 6.32%          | 229,302,653.10          | 9.85%                      |
| 80.01% - 90.00%     | 2,148         | 4.65%          | 196,759,106.75          | 8.45%                      |
| 90.01% - 100.00%    | 1,575         | 3.41%          | 158,212,111.45          | 6.80%                      |
| 100.00% +           | 1,388         | 3.00%          | 144,496,259.04          | 6.21%                      |
| <b>Grand Total</b>  | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>CURRENT LTV_Unindexed</b> |               |                |                         |                            |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
|                              | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 20.00%               | 13,563        | 29.35%         | 246,826,909.05          | 10.60%                     |
| 20.01% - 30.00%              | 6,639         | 14.37%         | 257,528,376.67          | 11.06%                     |
| 30.01% - 40.00%              | 6,033         | 13.05%         | 303,579,543.22          | 13.04%                     |
| 40.01% - 50.00%              | 5,198         | 11.25%         | 310,416,360.57          | 13.34%                     |
| 50.01% - 60.00%              | 4,818         | 10.42%         | 332,980,645.01          | 14.31%                     |
| 60.01% - 70.00%              | 4,521         | 9.78%          | 341,332,637.18          | 14.66%                     |
| 70.01% - 80.00%              | 3,104         | 6.72%          | 269,945,495.33          | 11.60%                     |
| 80.01% - 90.00%              | 1,294         | 2.80%          | 139,029,245.37          | 5.97%                      |
| 90.01% - 100.00%             | 560           | 1.21%          | 65,478,691.52           | 2.81%                      |
| 100.00% +                    | 486           | 1.05%          | 60,583,611.52           | 2.60%                      |
| <b>Grand Total</b>           | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>ORIGINAL LTV</b> |               |                |                         |                            |
|---------------------|---------------|----------------|-------------------------|----------------------------|
|                     | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 20.00%      | 3,937         | 8.52%          | 77,496,735.18           | 3.33%                      |
| 20.01% - 30.00%     | 4,872         | 10.54%         | 140,700,022.09          | 6.04%                      |
| 30.01% - 40.00%     | 5,862         | 12.68%         | 217,348,186.95          | 9.34%                      |
| 40.01% - 50.00%     | 6,432         | 13.92%         | 291,498,305.24          | 12.52%                     |
| 50.01% - 60.00%     | 6,379         | 13.80%         | 332,523,557.79          | 14.29%                     |
| 60.01% - 70.00%     | 5,859         | 12.68%         | 343,635,104.25          | 14.76%                     |
| 70.01% - 80.00%     | 6,498         | 14.06%         | 422,545,495.97          | 18.15%                     |
| 80.01% - 90.00%     | 3,249         | 7.03%          | 240,754,440.69          | 10.34%                     |
| 90.01% - 100.00%    | 1,970         | 4.26%          | 166,340,223.68          | 7.15%                      |
| 100.00% +           | 1,158         | 2.51%          | 94,859,443.61           | 4.08%                      |
| <b>Grand Total</b>  | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>LOCATION OF PROPERTY</b> |               |                |                         |                            |
|-----------------------------|---------------|----------------|-------------------------|----------------------------|
|                             | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Attica                      | 20,437        | 44.22%         | 1,215,498,138.68        | 52.22%                     |
| Thessaloniki                | 6,422         | 13.90%         | 317,465,054.55          | 13.64%                     |
| Macedonia                   | 4,690         | 10.15%         | 170,113,791.59          | 7.31%                      |
| Peloponnese                 | 3,316         | 7.18%          | 137,353,648.40          | 5.90%                      |
| Thessaly                    | 2,904         | 6.28%          | 110,258,697.78          | 4.74%                      |
| Stereia Ellada              | 2,464         | 5.33%          | 98,273,534.70           | 4.22%                      |
| Creta Island                | 1,713         | 3.71%          | 83,405,382.10           | 3.58%                      |
| Ionian Islands              | 689           | 1.49%          | 33,196,799.57           | 1.43%                      |
| Thrace                      | 1,059         | 2.29%          | 40,912,992.45           | 1.76%                      |
| Epirus                      | 1,168         | 2.53%          | 41,286,230.63           | 1.77%                      |
| Aegean Islands              | 1,354         | 2.93%          | 79,937,245.02           | 3.43%                      |
| <b>Grand Total</b>          | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>SEASONING</b>   |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 12             | 1,259         | 2.72%          | 87,217,204.53           | 3.75%                      |
| 12 - 24            | 2,271         | 4.91%          | 165,183,610.62          | 7.10%                      |
| 24 - 36            | 9,763         | 21.12%         | 681,112,760.04          | 29.26%                     |
| 36 - 60            | 4,895         | 10.59%         | 342,533,521.52          | 14.72%                     |
| 60 - 96            | 1,414         | 3.06%          | 69,133,514.12           | 2.97%                      |
| over 96            | 26,614        | 57.59%         | 982,520,904.62          | 42.21%                     |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>LEGAL LOAN TERM</b> |               |                |                         |                            |
|------------------------|---------------|----------------|-------------------------|----------------------------|
|                        | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 5 years            | 10            | 0.02%          | 55,073.71               | 0.00%                      |
| 5 - 10 years           | 1,180         | 2.55%          | 28,750,114.78           | 1.24%                      |
| 10 - 15 years          | 3,905         | 8.45%          | 119,193,509.17          | 5.12%                      |
| 15 - 20 years          | 7,272         | 15.73%         | 274,905,149.54          | 11.81%                     |
| 20 - 25 years          | 8,664         | 18.75%         | 411,443,926.44          | 17.68%                     |
| 25 - 30 years          | 13,506        | 29.22%         | 682,695,411.62          | 29.33%                     |
| 30 - 35 years          | 7,282         | 15.76%         | 558,537,942.51          | 24.00%                     |
| 35 years +             | 4,397         | 9.51%          | 252,120,387.68          | 10.83%                     |
| <b>Grand Total</b>     | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>REAL ESTATE TYPE</b> |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Flats                   | 34,301        | 74.22%         | 1,632,673,175.88        | 70.14%                     |
| Houses                  | 11,915        | 25.78%         | 695,028,339.57          | 29.86%                     |
| <b>Grand Total</b>      | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>LOAN PURPOSE</b>        |               |                |                         |                            |
|----------------------------|---------------|----------------|-------------------------|----------------------------|
|                            | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Construction               | 8,771         | 18.98%         | 432,608,315.35          | 18.59%                     |
| Purchase                   | 22,134        | 47.89%         | 1,265,912,769.71        | 54.38%                     |
| Repair                     | 9,039         | 19.56%         | 419,633,198.24          | 18.03%                     |
| Construction (re-mortgage) | 127           | 0.27%          | 9,501,127.64            | 0.41%                      |
| Purchase (re-mortgage)     | 569           | 1.23%          | 37,336,346.78           | 1.60%                      |
| Repair (re-mortgage)       | 397           | 0.86%          | 25,372,041.08           | 1.09%                      |
| Equity Release             | 5,179         | 11.21%         | 137,337,716.64          | 5.90%                      |
| <b>Grand Total</b>         | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>INTEREST PAYMENT FREQUENCY</b> |               |                |                         |                            |
|-----------------------------------|---------------|----------------|-------------------------|----------------------------|
|                                   | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| FA                                | 46,100        | 99.75%         | 2,319,404,389.94        | 99.64%                     |
| Balloon                           | 116           | 0.25%          | 8,297,125.51            | 0.36%                      |
| <b>Grand Total</b>                | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

| <b>INTEREST RATE TYPE</b>    |               |                |                         |                            |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
|                              | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Floating                     | 41,417        | 89.62%         | 2,031,497,497.27        | 87.27%                     |
| Fixed Converting to Floating | 4,715         | 10.20%         | 293,607,023.18          | 12.61%                     |
| Fixed to Maturity            | 84            | 0.18%          | 2,596,995.00            | 0.11%                      |
| <b>Grand Total</b>           | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |

Fixed rate assets 12.73%  
Asset WAL (in years) 8.44

| INDEX TYPE (FLOATING) |               |                |                         |                            |  |
|-----------------------|---------------|----------------|-------------------------|----------------------------|--|
|                       | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| ECB Tracker           | 504           | 1.22%          | 22,005,636.07           | 1.08%                      |  |
| Euribor 1 Month       | 412           | 0.99%          | 26,127,686.70           | 1.29%                      |  |
| Euribor 3 Months      | 1,943         | 4.69%          | 102,004,940.10          | 5.02%                      |  |
| Eurobank OEK's Rate   | 128           | 0.31%          | 2,049,202.55            | 0.10%                      |  |
| Originator Rate       | 6,231         | 15.04%         | 108,107,846.97          | 5.32%                      |  |
| Saron 1M ISDA (CHF)   | 174           | 0.42%          | 18,355,300.90           | 0.90%                      |  |
| Saron 3M ISDA (CHF)   | 148           | 0.36%          | 17,911,619.81           | 0.88%                      |  |
| ESTR 1M ISDA (EUR)    | 74            | 0.18%          | 1,428,669.69            | 0.07%                      |  |
| Cap ECB Tracker       | 7,951         | 19.20%         | 267,454,650.96          | 13.17%                     |  |
| Cap Euribor 1 Month   | 4,109         | 9.92%          | 244,562,922.71          | 12.04%                     |  |
| Cap Euribor 3 Months  | 16,253        | 39.24%         | 831,957,911.33          | 40.95%                     |  |
| Cap Saron ISDA (CHF)  | 3,463         | 8.36%          | 388,970,165.55          | 19.15%                     |  |
| Other                 | 27            | 0.07%          | 560,943.93              | 0.03%                      |  |
| <b>Grand Total</b>    | <b>41,417</b> | <b>100.00%</b> | <b>2,031,497,497.27</b> | <b>100.00%</b>             |  |

| INDEX TYPE (FIXED CONVERTING TO FLOATING) |              |                |                       |                            |  |
|-------------------------------------------|--------------|----------------|-----------------------|----------------------------|--|
|                                           | Num of Loans | % of loans     | Principal Euro Equiv. | % of Principal Euro Equiv. |  |
| ECB Tracker                               | 38           | 0.81%          | 1,502,885.60          | 0.51%                      |  |
| Euribor 1 Month                           | 63           | 1.34%          | 2,244,224.71          | 0.76%                      |  |
| Euribor 3 Months                          | 4,578        | 97.09%         | 288,545,271.76        | 98.28%                     |  |
| Originator Rate                           | 36           | 0.76%          | 1,314,641.11          | 0.45%                      |  |
| <b>Grand Total</b>                        | <b>4,715</b> | <b>100.00%</b> | <b>293,607,023.18</b> | <b>100.00%</b>             |  |

| 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                              | 78           | 1.65%          | 2,690,177.10          | 0.92%                      |  |
| 1 Jan 2024 - 31 Dec 2025                              | 134          | 2.84%          | 6,576,733.27          | 2.24%                      |  |
| 1 Jan 2026 - 31 Dec 2030                              | 1,218        | 25.83%         | 68,401,496.15         | 23.30%                     |  |
| 1 Jan 2031 - 31 Dec 2035                              | 1,152        | 24.43%         | 68,610,909.55         | 23.37%                     |  |
| 1 Jan 2036 - 31 Dec 2040                              | 925          | 19.62%         | 58,612,535.30         | 19.96%                     |  |
| 1 Jan 2041 +                                          | 1,208        | 25.62%         | 88,715,171.81         | 30.22%                     |  |
| <b>Grand Total</b>                                    | <b>4,715</b> | <b>100.00%</b> | <b>293,607,023.18</b> | <b>100.00%</b>             |  |

| SUBSIDISED VS. NON-SUBSIDISED LOANS |               |                |                         |                            |  |
|-------------------------------------|---------------|----------------|-------------------------|----------------------------|--|
|                                     | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| N                                   | 46,213        | 99.99%         | 2,327,568,331.99        | 99.99%                     |  |
| Y                                   | 3             | 0.01%          | 133,183.46              | 0.01%                      |  |
| <b>Grand Total</b>                  | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |  |

| SUBSIDISED LOANS   |              |                |                       |                            |  |
|--------------------|--------------|----------------|-----------------------|----------------------------|--|
|                    | Num of Loans | % of loans     | Principal Euro Equiv. | % of Principal Euro Equiv. |  |
| Greek Government   | 3            | 100.00%        | 133,183.46            | 100.00%                    |  |
| OEK Subsidy        | 0            | 0.00%          | 0.00                  | 0.00%                      |  |
| <b>Grand Total</b> | <b>3</b>     | <b>100.00%</b> | <b>133,183.46</b>     | <b>100.00%</b>             |  |

| COMBINED LOANS     |               |                |                         |                            |  |
|--------------------|---------------|----------------|-------------------------|----------------------------|--|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| N                  | 39,765        | 86.04%         | 2,087,698,282.82        | 89.69%                     |  |
| Y                  | 6,451         | 13.96%         | 240,003,232.64          | 10.31%                     |  |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |  |

| Preferential Rate Euro |               |                |                         |                            |  |
|------------------------|---------------|----------------|-------------------------|----------------------------|--|
|                        | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| N                      | 45,346        | 98.12%         | 2,270,268,357.20        | 97.53%                     |  |
| Y                      | 870           | 1.88%          | 57,433,158.25           | 2.47%                      |  |
| <b>Grand Total</b>     | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |  |

| STAFF LOANS        |               |                |                         |                            |  |
|--------------------|---------------|----------------|-------------------------|----------------------------|--|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| N                  | 44,068        | 95.35%         | 2,184,297,459.50        | 93.84%                     |  |
| S                  | 2,148         | 4.65%          | 143,404,055.95          | 6.16%                      |  |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |  |

| ADD-ON LOANS       |               |                |                         |                            |  |
|--------------------|---------------|----------------|-------------------------|----------------------------|--|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| N                  | 41,968        | 90.81%         | 2,177,670,693.51        | 93.55%                     |  |
| Y                  | 4,248         | 9.19%          | 150,030,821.95          | 6.45%                      |  |
| <b>Grand Total</b> | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |  |

| OCCUPANCY TYPES               |               |                |                         |                            |  |
|-------------------------------|---------------|----------------|-------------------------|----------------------------|--|
|                               | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| Owner occupied                | 44,107        | 95.44%         | 2,227,008,961.34        | 95.67%                     |  |
| Second home/Holiday houses    | 1,957         | 4.23%          | 94,036,180.06           | 4.04%                      |  |
| Buy-to-let/Non-Owner occupied | 67            | 0.14%          | 2,832,979.34            | 0.12%                      |  |
| Other                         | 85            | 0.18%          | 3,823,394.71            | 0.16%                      |  |
| <b>Grand Total</b>            | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |  |

| Top 15 Profession Euro    |               |                |                         |                            |  |
|---------------------------|---------------|----------------|-------------------------|----------------------------|--|
|                           | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |  |
| Other Professions         | 12,228        | 26.46%         | 689,874,278.83          | 29.64%                     |  |
| Other Private Employees   | 6,985         | 15.11%         | 375,902,118.62          | 16.15%                     |  |
| Pensioner                 | 8,376         | 18.12%         | 297,487,938.18          | 12.78%                     |  |
| Civil Servant             | 4,383         | 9.48%          | 176,346,020.28          | 7.58%                      |  |
| Other Self employed       | 2,503         | 5.42%          | 174,051,557.05          | 7.48%                      |  |
| Unemployed                | 3,205         | 6.93%          | 146,708,330.18          | 6.30%                      |  |
| Bank employee             | 1,728         | 3.74%          | 119,452,788.05          | 5.13%                      |  |
| Civil Servant - Policeman | 1,290         | 2.79%          | 64,488,949.82           | 2.77%                      |  |
| Salesman                  | 1,064         | 2.30%          | 49,885,953.41           | 2.14%                      |  |
| Teacher                   | 1,177         | 2.55%          | 45,437,587.85           | 1.95%                      |  |
| Military Personnel        | 847           | 1.83%          | 43,016,239.93           | 1.85%                      |  |
| Housewife                 | 934           | 2.02%          | 42,567,685.98           | 1.83%                      |  |
| Independent means         | 508           | 1.10%          | 36,428,649.10           | 1.57%                      |  |
| Lawyers - Jurists         | 444           | 0.96%          | 35,201,225.44           | 1.51%                      |  |
| Accountant                | 544           | 1.18%          | 30,852,192.74           | 1.33%                      |  |
| <b>Grand Total</b>        | <b>46,216</b> | <b>100.00%</b> | <b>2,327,701,515.45</b> | <b>100.00%</b>             |  |