

Report No: 159

Reporting Date: 20/9/2023

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2023	31/8/2023

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

**I Programme Details** as of 20/9/2023

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-27	20-Feb-28
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			

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

Fixed Rate Bonds 0%  
Liability WAL (in years) 2.21

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jul-23	20-Oct-23	62	Act/360	2.0000%	2,135,555.56	-
4	21-Aug-23	20-Nov-23	30	Act/360	4.3150%	1,078,750.00	-
5	20-Jun-23	20-Sep-23	92	Act/360	2.2027%	844,366.67	844,366.67
6	20-Jul-23	20-Oct-23	62	Act/360	2.0000%	930,000.00	-
7	21-Aug-23	20-Nov-23	30	Act/360	2.0000%	1,000,000.00	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/8/2023			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	404,842,771.55	1,861,098,312.34	2,283,513,558.11	415,143,775.33	1,883,781,048.05	2,315,368,297.59
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	402,665,027.64	1,856,585,662.04	2,276,728,637.46	412,609,691.65	1,878,694,010.55	2,307,646,803.62
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	368,957,229.50	1,806,993,492.52	2,191,965,560.03	377,596,054.20	1,826,597,384.46	2,219,149,681.16
A.4	Aggregate Original Principal O/S balance	488,133,591.53	2,798,176,691.91	3,286,310,283.44	497,762,814.31	2,824,043,657.01	3,321,806,471.32
A.5	Average Current Principal O/S balance	108,741.01	44,603.91	50,244.53	109,305.89	44,725.21	50,425.08
A.6	Average Original Principal O/S balance	131,112.97	67,062.35	72,309.24	131,059.19	67,049.16	72,343.72
A.7	Maximum Current Principal O/S balance	959,500.19	1,630,171.52	1,630,171.52	959,500.19	1,633,671.68	1,633,671.68
A.8	Maximum Original Principal O/S balance	1,258,507.51	2,000,000.00	2,000,000.00	1,253,928.27	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,723	41,725	45,448	3,798	42,119	45,917
A.10	Weighted Average Seasoning (years)	8.57	8.23	8.29	8.45	8.16	8.21
A.11	Weighted Average Remaining Maturity (years)	19.93	19.67	19.72	20.03	19.73	19.79
A.12	Weighted Average Current Indexed LTV percent (%)	75.06	51.63	55.96	75.16	51.82	56.17
A.13	Weighted Average Current Unindexed LTV percent (%)	68.15	48.35	52.02	68.27	48.52	52.20
A.14	Weighted Average Original LTV percent (%)	74.24	61.54	63.89	74.14	61.61	63.95
A.15	Weighted Average Interest Rate - Total (%)	2.30	4.48	4.08	2.29	4.48	4.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.46	3.54	2.53	4.44	3.53
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.63	95.92	95.87	95.71	96.19	96.10
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.79	3.11	3.05	2.47	2.72	2.68
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.04	0.72	0.78	1.22	0.82	0.89
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.54	0.24	0.30	0.61	0.27	0.33
A.21	FX Rate	0.9584	-	-	0.9619	-	-

-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 31/8/2023					
B.1	Scheduled And Paid Repayments	4,865	1,168,437.01	43,485	6,286,662.13	48,350	7,505,815.94
B.2	Partial Prepayments	7	118,373.20	108	1,137,433.51	115	1,260,944.78
B.3	Whole Prepayments	4	97,510.89	88	2,428,512.52	92	2,530,255.94
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,384,321.10</b>	-	<b>9,852,608.16</b>	-	<b>11,297,016.65</b>

-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 31/8/2023					
C.1	Interest From Installments	4,951	747,599.93	53,223	6,389,296.46	58,174	7,169,346.47
C.2	Interest From Overdues	1,972	2,206.23	13,174	17,175.44	15,146	19,477.43
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>749,806.16</b>	-	<b>6,406,471.90</b>	-	<b>7,188,823.90</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 31/8/2023					
A.1	Performing Loans	3,589	387,135,353.72	38,897	1,785,195,134.42	42,486	2,189,134,359.92
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	119	15,529,673.92	2,715	71,390,527.62	2,834	87,594,277.54
A.3	<b>Totals (A1+ A2)</b>	<b>3,708</b>	<b>402,665,027.64</b>	<b>41,612</b>	<b>1,856,585,662.04</b>	<b>45,320</b>	<b>2,276,728,637.46</b>
A.4	In Arrears Loans 90 Days To 360 Days	15	2,177,743.91	113	4,512,650.30	128	6,784,920.66
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>15</b>	<b>2,177,743.91</b>	<b>113</b>	<b>4,512,650.30</b>	<b>128</b>	<b>6,784,920.66</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 31/8/2023					
B.1	30 Days < Installment <= 59 Days	92	11,309,536.02	2,369	57,953,797.68	2,461	69,754,231.76
B.2	60 Days < Installment <= 89 Days	27	4,220,137.90	346	13,436,729.94	373	17,840,045.78
B.3	<b>Total (B1+B2=A4)</b>	<b>119</b>	<b>15,529,673.92</b>	<b>2,715</b>	<b>71,390,527.62</b>	<b>2,834</b>	<b>87,594,277.54</b>
B.4	90 Days < Installment <= 119 Days	15	2,177,743.91	112	4,483,358.46	127	6,755,628.82
B.5	120 Days < Installment <= 360 Days	0	0.00	1	29,291.84	1	29,291.84
B.6	<b>Total (B4+B5=A4)</b>	<b>15</b>	<b>2,177,743.91</b>	<b>113</b>	<b>4,512,650.30</b>	<b>128</b>	<b>6,784,920.66</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 31/8/2023					
A.1	Total Outstanding Balance	0.00	8,925,217.81	0.00	12,816,953.70	0.00	21,935,484.36
A.2	Number of Loans	0	70	0	298	0	368



## Statutory Tests

as of 31/8/2023

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool	2,191,965,560.03
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	20,269,825.21
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,940,000,000.00

### Nominal Value Test Result

Pass

<b>Nominal Value</b> (A+B+LB)	2,212,235,385.24
<b>Bonds Principal * Req.Coverage.Perc.</b> ( C * Req.Coverage Perc. )	2,037,000,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	2,402,316,273.11
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	20,269,825.21
Net Present Value of Covered Bond Liabilities	1,897,179,478.98
Lump Sum Amount ( C * 1% )	19,400,000.00

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

Pass

Net Present Value of Loans	2,306,399,056.81
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	20,269,825.21
Net Present Value of Covered Bond Liabilities	1,839,539,001.67
Lump Sum Amount ( C * 1% )	19,400,000.00

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

Pass

Net Present Value of Loans	2,516,454,526.06
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	20,269,825.21
Net Present Value of Covered Bond Liabilities	1,944,063,062.85
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	71,468,928.98
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	36,756,780.75
Under any Hedging agreements	

### 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)	20,257,840.90
Credit interest	11,984.31
<b>Opening Balance</b>	<b>20,269,825.21</b>
<b>Required Liquidity Buffer Reserve Ledger Amount</b>	<b>20,538,188.99</b>
<b>Amount credited to the account (payment to BoNY)</b>	<b>268,363.78</b>
<b>Available o/s Reserve Amount</b>	<b>20,538,188.99</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	3,723	8.19%	422,415,245.77	18.50%
EUR	41,725	91.81%	1,861,098,312.34	81.50%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	14,059	30.93%	332,732,994.04	10.12%
37.501 - 75.000	15,961	35.12%	878,358,537.90	26.73%
75.001 - 100.000	6,379	14.04%	562,443,088.50	17.11%
100.001 - 150.000	5,450	11.99%	671,657,779.23	20.44%
150.001 - 250.000	2,705	5.95%	510,026,267.44	15.52%
250.001 - 500.000	792	1.74%	257,273,121.73	7.83%
500.001 +	102	0.22%	73,818,494.60	2.25%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>3,286,310,283.44</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	24,327	53.53%	448,569,839.34	19.64%
37.501 - 75.000	12,243	26.94%	651,619,703.00	28.54%
75.001 - 100.000	3,590	7.90%	309,087,644.86	13.54%
100.001 - 150.000	3,170	6.98%	382,118,137.59	16.73%
150.001 - 250.000	1,570	3.45%	292,234,134.23	12.80%
250.001 - 500.000	482	1.06%	155,034,162.52	6.79%
500.001 +	66	0.15%	44,849,936.58	1.96%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,941	15.27%	137,500,008.32	6.02%
2005	2,840	6.25%	108,757,591.63	4.76%
2006	3,617	7.96%	152,579,584.09	6.68%
2007	2,793	6.15%	148,092,289.86	6.49%
2008	1,618	3.56%	83,765,282.01	3.67%
2009	1,228	2.70%	55,031,797.62	2.41%
2010	1,817	4.00%	85,654,717.04	3.75%
2011	1,825	4.02%	75,879,539.74	3.32%
2012	1,501	3.30%	48,947,379.33	2.14%
2013	1,073	2.36%	33,013,623.96	1.45%
2014	554	1.22%	16,759,953.49	0.73%
2015	457	1.01%	19,142,725.51	0.84%
2016	447	0.98%	20,926,520.30	0.92%
2017	520	1.14%	23,713,798.25	1.04%
2018	621	1.37%	31,002,896.18	1.36%
2019	2,211	4.86%	150,002,095.93	6.57%
2020	7,354	16.18%	524,445,579.21	22.97%
2021	5,825	12.82%	413,862,647.56	18.12%
2022	1,985	4.37%	139,453,774.99	6.11%
2023	221	0.49%	14,981,753.09	0.66%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,687	5.91%	17,242,108.70	0.76%
2026 - 2030	8,226	18.10%	154,145,981.06	6.75%
2031 - 2035	7,619	16.76%	288,166,338.73	12.62%
2036 - 2040	8,088	17.80%	444,182,858.26	19.45%
2041 - 2045	6,797	14.96%	428,961,728.69	18.79%
2046 +	12,031	26.47%	950,814,542.68	41.64%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,367	9.61%	33,899,508.11	1.48%
40.01 - 60 months	2,639	5.81%	39,667,754.82	1.74%
60.01 - 90 months	4,050	8.91%	102,284,965.20	4.48%
90.01 - 120 months	3,861	8.50%	129,855,740.17	5.69%
120.01 - 150 months	3,599	7.92%	153,359,040.20	6.72%
150.01 - 180 months	4,509	9.92%	232,616,786.30	10.19%
over 180 months	22,423	49.34%	1,591,829,763.31	69.71%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	52	0.11%	6,079,686.29	0.27%
1.01% - 2.00%	1,182	2.60%	145,354,513.19	6.37%
2.01% - 3.00%	2,855	6.28%	302,547,380.19	13.25%
3.01% - 4.00%	12,854	28.28%	870,040,285.05	38.10%
4.01% - 5.00%	14,871	32.72%	518,737,375.85	22.72%
5.01% - 6.00%	7,294	16.05%	237,496,266.31	10.40%
6.01% - 7.00%	3,911	8.61%	146,001,205.56	6.39%
7.01% +	2,429	5.34%	57,256,845.67	2.51%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,435	29.56%	239,265,295.46	10.48%
20.01% - 30.00%	6,166	13.57%	238,858,405.28	10.46%
30.01% - 40.00%	5,371	11.82%	266,475,726.55	11.67%
40.01% - 50.00%	5,013	11.03%	296,550,061.42	12.99%
50.01% - 60.00%	4,303	9.47%	287,341,386.10	12.58%
60.01% - 70.00%	3,395	7.47%	242,901,266.91	10.64%
70.01% - 80.00%	2,842	6.25%	222,902,475.78	9.76%
80.01% - 90.00%	2,042	4.49%	183,380,328.55	8.03%
90.01% - 100.00%	1,511	3.32%	153,073,886.36	6.70%
100.00% +	1,370	3.01%	152,764,725.71	6.69%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</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%	13,503	29.71%	244,455,825.32	10.71%
20.01% - 30.00%	6,525	14.36%	253,417,157.09	11.10%
30.01% - 40.00%	5,936	13.06%	298,263,066.76	13.06%
40.01% - 50.00%	5,112	11.25%	304,817,823.45	13.35%
50.01% - 60.00%	4,735	10.42%	325,732,931.04	14.26%
60.01% - 70.00%	4,394	9.67%	332,461,473.18	14.56%
70.01% - 80.00%	2,972	6.54%	260,146,935.25	11.39%
80.01% - 90.00%	1,247	2.74%	133,304,844.81	5.84%
90.01% - 100.00%	570	1.25%	71,806,226.22	3.14%
100.00% +	454	1.00%	59,107,274.97	2.59%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</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%	3,885	8.55%	76,062,698.21	3.33%
20.01% - 30.00%	4,791	10.54%	137,234,165.22	6.01%
30.01% - 40.00%	5,787	12.73%	214,531,152.16	9.39%
40.01% - 50.00%	6,329	13.93%	285,123,619.04	12.49%
50.01% - 60.00%	6,292	13.84%	325,721,635.06	14.26%
60.01% - 70.00%	5,759	12.67%	335,076,825.93	14.67%
70.01% - 80.00%	6,368	14.01%	412,497,714.38	18.06%
80.01% - 90.00%	3,164	6.96%	234,732,032.71	10.28%
90.01% - 100.00%	1,936	4.26%	166,352,335.76	7.28%
100.00% +	1,137	2.50%	96,181,379.64	4.21%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,105	44.24%	1,193,123,320.05	52.25%
Thessaloniki	6,301	13.86%	310,563,019.91	13.60%
Macedonia	4,621	10.17%	166,697,447.33	7.30%
Peloponnese	3,251	7.15%	134,209,270.27	5.88%
Thessaly	2,863	6.30%	108,525,932.49	4.75%
Stereia Ellada	2,434	5.36%	96,919,054.84	4.24%
Creta Island	1,683	3.70%	81,592,951.08	3.57%
Ionian Islands	678	1.49%	32,697,244.25	1.43%
Thrace	1,035	2.28%	39,704,323.95	1.74%
Epirus	1,147	2.52%	40,467,785.84	1.77%
Aegean Islands	1,330	2.93%	79,013,208.11	3.46%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	874	1.92%	60,912,026.53	2.67%
12 - 24	2,059	4.53%	150,109,008.76	6.57%
24 - 36	9,868	21.71%	691,071,011.16	30.26%
36 - 60	5,025	11.06%	350,267,277.39	15.34%
60 - 96	1,455	3.20%	70,519,994.37	3.09%
over 96	26,167	57.58%	960,634,239.90	42.07%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</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	7	0.02%	32,215.41	0.00%
5 - 10 years	1,139	2.51%	27,503,466.80	1.20%
10 - 15 years	3,819	8.40%	115,506,630.89	5.06%
15 - 20 years	7,113	15.65%	267,149,003.59	11.70%
20 - 25 years	8,530	18.77%	402,229,146.84	17.61%
25 - 30 years	13,375	29.43%	674,387,735.04	29.53%
30 - 35 years	7,149	15.73%	548,888,315.24	24.04%
35 years +	4,316	9.50%	247,817,044.31	10.85%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	33,743	74.25%	1,601,878,408.20	70.15%
Houses	11,705	25.75%	681,635,149.91	29.85%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,621	18.97%	423,401,294.66	18.54%
Purchase	21,812	47.99%	1,242,995,709.04	54.43%
Repair	8,857	19.49%	411,909,956.28	18.04%
Construction (re-mortgage)	126	0.28%	9,195,010.90	0.40%
Purchase (re-mortgage)	558	1.23%	36,467,001.77	1.60%
Repair (re-mortgage)	389	0.86%	24,919,929.64	1.09%
Equity Release	5,085	11.19%	134,624,655.83	5.90%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	45,386	99.86%	2,276,829,422.85	99.71%
Balloon	62	0.14%	6,684,135.27	0.29%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	40,590	89.31%	1,983,966,573.48	86.88%
Fixed Converting to Floating	4,778	10.51%	296,910,410.94	13.00%
Fixed to Maturity	80	0.18%	2,636,573.69	0.12%
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	469	1.16%	20,073,137.91	1.01%	
Euribor 1 Month	397	0.98%	23,794,815.01	1.20%	
Euribor 3 Months	1,871	4.61%	97,567,846.96	4.92%	
Eurobank OEK's Rate	127	0.31%	1,980,732.07	0.10%	
Originator Rate	6,151	15.15%	105,136,501.41	5.30%	
Saron 1M ISDA (CHF)	162	0.40%	17,832,401.96	0.90%	
Saron 3M ISDA (CHF)	136	0.34%	17,075,031.17	0.86%	
ESTR 1M ISDA (EUR)	74	0.18%	1,396,868.76	0.07%	
Cap ECB Tracker	7,790	19.19%	259,853,710.34	13.10%	
Cap Euribor 1 Month	4,043	9.96%	239,831,921.56	12.09%	
Cap Euribor 3 Months	15,951	39.30%	812,996,707.25	40.98%	
Cap Saron ISDA (CHF)	3,394	8.36%	385,898,331.84	19.45%	
Other	25	0.06%	528,567.24	0.03%	
<b>Grand Total</b>	<b>40,590</b>	<b>100.00%</b>	<b>1,983,966,573.48</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	37	0.77%	1,403,319.90	0.47%	
Euribor 1 Month	33	0.69%	1,625,034.78	0.55%	
Euribor 3 Months	4,674	97.82%	292,698,124.52	98.58%	
Originator Rate	34	0.71%	1,183,931.74	0.40%	
<b>Grand Total</b>	<b>4,778</b>	<b>100.00%</b>	<b>296,910,410.94</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	31	0.65%	1,459,988.60	0.49%	
1 Jan 2024 - 31 Dec 2025	134	2.80%	6,490,270.15	2.19%	
1 Jan 2026 - 31 Dec 2030	1,295	27.10%	71,675,528.40	24.14%	
1 Jan 2031 - 31 Dec 2035	1,184	24.78%	70,833,201.81	23.86%	
1 Jan 2036 - 31 Dec 2040	925	19.36%	58,133,374.43	19.58%	
1 Jan 2041 +	1,209	25.30%	88,318,047.55	29.75%	
<b>Grand Total</b>	<b>4,778</b>	<b>100.00%</b>	<b>296,910,410.94</b>	<b>100.00%</b>	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	45,445	99.99%	2,283,381,278.00	99.99%	
Y	3	0.01%	132,280.11	0.01%	
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	3	100.00%	132,280.11	100.00%	
OEK Subsidy	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>3</b>	<b>100.00%</b>	<b>132,280.11</b>	<b>100.00%</b>	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	39,135	86.11%	2,048,696,075.51	89.72%	
Y	6,313	13.89%	234,817,482.60	10.28%	
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	44,596	98.13%	2,226,805,864.87	97.52%	
Y	852	1.87%	56,707,693.24	2.48%	
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	43,342	95.37%	2,143,968,927.64	93.89%	
S	2,106	4.63%	139,544,630.47	6.11%	
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	41,334	90.95%	2,137,239,922.02	93.59%	
Y	4,114	9.05%	146,273,636.10	6.41%	
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	43,361	95.41%	2,184,459,024.46	95.66%	
Second home/Holiday houses	1,936	4.26%	92,582,405.70	4.05%	
Buy-to-let/Non-Owner occupied	67	0.15%	2,813,240.89	0.12%	
Other	84	0.18%	3,658,887.06	0.16%	
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	11,993	26.39%	674,755,664.73	29.55%	
Other Private Employees	6,888	15.16%	369,441,080.10	16.18%	
Pensioner	8,267	18.19%	292,646,365.00	12.82%	
Civil Servant	4,317	9.50%	173,260,762.86	7.59%	
Other Self employed	2,475	5.45%	172,534,601.68	7.56%	
Unemployed	3,126	6.88%	143,368,204.16	6.28%	
Bank employee	1,691	3.72%	116,727,722.16	5.11%	
Civil Servant - Policeman	1,271	2.80%	63,242,072.20	2.77%	
Salesman	1,051	2.31%	49,246,596.36	2.16%	
Teacher	1,156	2.54%	44,443,222.63	1.95%	
Military Personnel	826	1.82%	41,726,480.89	1.83%	
Housewife	915	2.01%	41,659,691.57	1.82%	
Independent means	497	1.09%	35,548,138.74	1.56%	
Lawyers - Juurists	439	0.97%	34,863,537.30	1.53%	
Accountant	536	1.18%	30,049,417.73	1.32%	
<b>Grand Total</b>	<b>45,448</b>	<b>100.00%</b>	<b>2,283,513,558.11</b>	<b>100.00%</b>	