

Report No: 148

Reporting Date: 20/10/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/09/2022	30/09/2022

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

I Programme Details as of 20/10/2022

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	A3	620,000,000.00	Euribor 3M + 0.50%	20-Jul-23	22-Jul-24
4	16-May-16	XS1410482951	A3	300,000,000.00	Euribor 3M + 0.50%	20-Feb-24	20-Feb-25
5	19-Mar-18	XS1795267514	A3	150,000,000.00	Euribor 3M + 0.50%	20-Mar-23	20-Mar-24
6	11-Jul-18	XS1855456106	A3	270,000,000.00	Euribor 3M + 0.50%	20-Mar-23	20-Mar-24
7	4-Feb-21	XS2297243987	A3	600,000,000.00	Euribor 3M + 0.50%	20-May-24	20-May-25
				1,940,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 1.09

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jul-22	20-Oct-22	92	Act/360	0.5470%	866,691.11	866,691.11
4	22-Aug-22	21-Nov-22	59	Act/360	0.8910%	438,075.00	-
5	20-Sep-22	20-Dec-22	30	Act/360	1.5630%	195,375.00	-
6	20-Jul-22	20-Oct-22	92	Act/360	0.5470%	377,430.00	377,430.00
7	22-Aug-22	21-Nov-22	59	Act/360	0.8910%	876,150.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/09/2022			Previous Report		
		CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	436,384,298.07	1,973,631,257.74	2,430,052,445.97	441,854,190.10	1,954,831,691.80	2,405,887,418.73
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	432,889,835.92	1,962,986,484.08	2,415,752,759.49	438,273,955.99	1,946,425,866.52	2,393,826,801.59
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	366,178,030.89	1,876,025,772.91	2,259,017,124.12	358,874,803.27	1,827,685,265.63	2,194,033,574.40
A.4	Aggregate Original Principal O/S balance	513,898,971.10	2,963,273,206.11	3,477,172,177.21	511,671,114.27	2,945,126,512.84	3,456,797,627.11
A.5	Average Current Principal O/S balance	111,237.39	44,375.20	50,208.73	111,663.93	44,113.19	49,841.26
A.6	Average Original Principal O/S balance	130,996.42	66,626.34	71,843.88	129,307.84	66,460.41	71,612.31
A.7	Maximum Current Principal O/S balance	960,606.09	1,687,765.55	1,687,765.55	961,517.36	1,694,417.83	1,694,417.83
A.8	Maximum Original Principal O/S balance	1,261,534.99	5,500,000.00	5,500,000.00	1,231,271.54	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,923	44,476	48,399	3,957	44,314	48,271
A.10	Weighted Average Seasoning (years)	8.09	7.99	8.01	8.04	8.07	8.06
A.11	Weighted Average Remaining Maturity (years)	20.38	19.79	19.90	20.45	19.74	19.87
A.12	Weighted Average Current Indexed LTV percent (%)	87.38	57.05	62.75	92.19	60.99	66.84
A.13	Weighted Average Current Unindexed LTV percent (%)	71.20	48.28	52.59	69.90	48.04	52.14
A.14	Weighted Average Original LTV percent (%)	75.60	62.05	64.59	74.72	61.63	64.08
A.15	Weighted Average Interest Rate - Total (%)	0.81	2.55	2.22	0.75	2.27	1.99
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.05	1.83	1.46	1.01	1.56	1.30
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.30	94.14	94.17	94.62	93.82	93.97
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.78	4.00	3.96	3.34	4.31	4.13
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.12	1.32	1.28	1.23	1.44	1.40
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.80	0.54	0.59	0.81	0.43	0.50
A.21	FX Rate	0.9561			0.9796		

-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 30/09/2022					
B.1	Scheduled And Paid Repayments	6,004	1,586,987.60	55,236	8,308,801.09	61,240	9,968,656.34
B.2	Partial Prepayments	2	15,421.45	117	1,431,986.88	119	1,448,116.42
B.3	Whole Prepayments	4	504,015.82	88	2,914,825.30	92	3,441,983.36
B.4	Total Principal Receipts (B1+B2+B3)	-	2,106,424.87	-	12,655,613.27	-	14,858,756.11

-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 30/09/2022					
C.1	Interest From Installments	4,482	258,247.63	51,340	3,650,948.86	55,822	3,921,054.11
C.2	Interest From Overdues	2,601	1,637.15	18,880	11,770.89	21,481	13,483.21
C.3	Total Interest Receipts (C1+C2)	-	259,884.78	-	3,662,719.75	-	3,934,537.32
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 30/09/2022					
A.1	Performing Loans	3,716	411,507,109.18	40,759	1,858,020,734.49	44,475	2,288,422,480.31
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	187	21,382,726.74	3,500	104,965,749.59	3,687	127,330,279.18
A.3	Totals (A1+ A2)	3,903	432,889,835.92	44,259	1,962,986,484.08	48,162	2,415,752,759.49
A.4	In Arrears Loans 90 Days To 360 Days	20	3,494,462.15	217	10,644,773.66	237	14,299,686.48
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	20	3,494,462.15	217	10,644,773.66	237	14,299,686.48

-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 30/09/2022					
B.1	30 Days < Installment <= 59 Days	144	16,516,063.57	2,912	78,967,358.50	3,056	96,241,768.68
B.2	60 Days < Installment <= 89 Days	43	4,866,663.17	588	25,998,391.09	631	31,088,510.50
B.3	Total (B1+B2=A4)	187	21,382,726.74	3,500	104,965,749.59	3,687	127,330,279.18
B.4	90 Days < Installment <= 119 Days	20	3,494,462.15	211	10,570,177.08	231	14,225,089.90
B.5	120 Days < Installment <= 360 Days	0	0.00	6	74,596.58	6	74,596.58
B.6	Total (B4+B5=A4)	20	3,494,462.15	217	10,644,773.66	237	14,299,686.48

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 30/09/2022					
A.1	Total Outstanding Balance	0.00	3,379,077.94	46,824,489.67	15,454,242.50	46,824,489.67	18,988,473.17
A.2	Number of Loans	0	29	708	455	708	484



Statutory Tests

as of 30/9/2022

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,949,820.56	
Total Bonds Amount	1,941,949,820.56	
Current Outstanding Balance of Loans	2,430,052,445.97	
A. Adjusted Outstanding Principal of Loans ²	2,259,017,124.12	
B. Accrued Interest on Loans	5,036,641.81	
C. Outstanding Principal & accrued Interest of Marketable Assets	0.00	
D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.	0.00	
Z. WAV CB maturity x OS principal amount x Neg. Carry Factor	10,620,555.56	
Nominal Value (A+B+C+D-Z)	2,253,433,210.38	
Bonds / Nominal Value Assets Percentage	2,088,118,086.62	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,544,990,812.42	
Net Present Value of Liabilities	1,949,067,789.13	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,472,173,101.36	
Net Present Value of Liabilities	1,945,795,257.29	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,633,179,629.57	
Net Present Value of Liabilities	1,952,977,845.18	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	69,756,014.91	
Interest due on all series of covered bonds during 1st year	40,813,620.74	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	10,594,509.46	
Required Reserve Amount	13,405,524.32	
Amount credited to the account (payment to BoNY)	2,811,014.86	
Available (Outstanding) Reserve Amount t	13,405,524.32	

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

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

³ The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,923	8.11%	456,421,188.23	18.78%
EUR	44,476	91.89%	1,973,631,257.74	81.22%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	15,373	31.76%	357,875,747.45	10.29%
37.501 - 75.000	16,737	34.58%	921,721,880.49	26.51%
75.001 - 100.000	6,736	13.92%	594,574,839.98	17.10%
100.001 - 150.000	5,768	11.92%	711,866,606.09	20.47%
150.001 - 250.000	2,861	5.91%	540,065,229.46	15.53%
250.001 - 500.000	815	1.68%	266,237,696.84	7.66%
500.001 +	109	0.23%	84,830,176.90	2.44%
Grand Total	48,399	100.00%	3,477,172,177.21	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	26,035	53.79%	483,665,095.57	19.90%
37.501 - 75.000	12,985	26.83%	689,504,944.58	28.37%
75.001 - 100.000	3,794	7.84%	326,962,834.14	13.45%
100.001 - 150.000	3,310	6.84%	399,693,336.57	16.45%
150.001 - 250.000	1,686	3.48%	314,151,994.74	12.93%
250.001 - 500.000	519	1.07%	167,782,348.15	6.90%
500.001 +	70	0.14%	48,291,892.21	1.99%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,841	16.20%	165,970,979.26	6.83%
2005	3,151	6.51%	126,843,930.12	5.22%
2006	3,985	8.23%	174,601,479.69	7.19%
2007	3,078	6.36%	169,943,690.70	6.99%
2008	1,930	3.99%	97,605,711.92	4.02%
2009	1,400	2.89%	65,810,337.72	2.71%
2010	2,015	4.16%	100,599,277.32	4.14%
2011	1,996	4.12%	86,910,398.02	3.58%
2012	1,721	3.56%	57,855,970.15	2.38%
2013	1,275	2.63%	38,002,532.82	1.56%
2014	628	1.30%	19,796,412.24	0.81%
2015	497	1.03%	21,645,979.00	0.89%
2016	491	1.01%	24,631,148.09	1.01%
2017	569	1.18%	28,268,202.33	1.16%
2018	815	1.68%	37,902,704.15	1.56%
2019	2,631	5.44%	171,325,183.32	7.05%
2020	7,554	15.61%	549,420,693.45	22.61%
2021	5,782	11.95%	416,618,034.05	17.14%
2022	1,040	2.15%	76,299,781.63	3.14%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	3,896	8.05%	33,757,054.70	1.39%
2026 - 2030	9,079	18.76%	198,982,819.53	8.19%
2031 - 2035	8,125	16.79%	328,111,439.19	13.50%
2036 - 2040	8,432	17.42%	480,454,925.96	19.77%
2041 - 2045	6,968	14.40%	448,279,042.18	18.45%
2046 +	11,899	24.59%	940,467,164.40	38.70%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,011	8.29%	35,621,869.26	1.47%
40.01 - 60 months	3,162	6.53%	43,975,301.23	1.81%
60.01 - 90 months	3,856	7.97%	94,481,664.86	3.89%
90.01 - 120 months	4,953	10.23%	162,929,337.96	6.70%
120.01 - 150 months	3,288	6.79%	137,663,409.20	5.67%
150.01 - 180 months	5,078	10.49%	256,506,731.44	10.56%
over 180 months	24,051	49.69%	1,698,874,132.02	69.91%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,306	8.90%	444,648,728.28	18.30%
1.01% - 2.00%	17,170	35.48%	1,021,531,629.38	42.04%
2.01% - 3.00%	8,191	16.92%	303,218,026.16	12.48%
3.01% - 4.00%	5,831	12.05%	288,002,177.89	11.85%
4.01% - 5.00%	9,713	20.07%	305,671,384.26	12.58%
5.01% - 6.00%	1,370	2.83%	39,073,323.79	1.61%
6.01% - 7.00%	671	1.39%	12,585,933.69	0.52%
7.01% +	1,147	2.37%	15,321,242.51	0.63%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,601	26.04%	208,495,751.09	8.58%
20.01% - 30.00%	6,161	12.73%	221,143,897.75	9.10%
30.01% - 40.00%	5,326	11.00%	239,923,950.00	9.87%
40.01% - 50.00%	4,956	10.24%	268,583,327.42	11.05%
50.01% - 60.00%	4,573	9.45%	283,947,154.48	11.68%
60.01% - 70.00%	3,858	7.97%	261,342,464.01	10.75%
70.01% - 80.00%	3,205	6.62%	231,115,731.37	9.51%
80.01% - 90.00%	2,433	5.03%	189,869,540.31	7.81%
90.01% - 100.00%	2,029	4.19%	177,226,718.56	7.29%
100.00% +	3,257	6.73%	348,403,910.97	14.34%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,130	29.19%	261,176,697.29	10.75%
20.01% - 30.00%	6,986	14.43%	268,174,666.81	11.04%
30.01% - 40.00%	6,382	13.19%	315,228,878.99	12.97%
40.01% - 50.00%	5,480	11.32%	320,208,259.81	13.18%
50.01% - 60.00%	4,943	10.21%	335,930,185.58	13.82%
60.01% - 70.00%	4,614	9.53%	344,174,860.31	14.16%
70.01% - 80.00%	3,322	6.86%	288,184,090.89	11.86%
80.01% - 90.00%	1,371	2.83%	144,206,710.89	5.93%
90.01% - 100.00%	610	1.26%	75,663,945.75	3.11%
100.00% +	561	1.16%	77,104,149.65	3.17%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,221	8.72%	83,009,210.57	3.42%
20.01% - 30.00%	5,083	10.50%	145,676,032.85	5.99%
30.01% - 40.00%	6,097	12.60%	225,588,685.57	9.28%
40.01% - 50.00%	6,716	13.88%	302,338,900.67	12.44%
50.01% - 60.00%	6,640	13.72%	345,940,174.46	14.24%
60.01% - 70.00%	6,041	12.48%	352,007,066.95	14.49%
70.01% - 80.00%	6,679	13.80%	429,182,488.21	17.66%
80.01% - 90.00%	3,391	7.01%	246,339,023.47	10.14%
90.01% - 100.00%	2,117	4.37%	182,880,711.50	7.53%
100.00% +	1,414	2.92%	117,090,151.72	4.82%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,336	44.08%	1,264,789,860.98	52.05%
Thessaloniki	6,747	13.94%	334,418,657.13	13.76%
Macedonia	4,972	10.27%	180,680,407.97	7.44%
Peloponnese	3,483	7.20%	143,216,850.94	5.89%
Thessaly	3,063	6.33%	115,949,166.68	4.77%
Stereia Ellada	2,567	5.30%	100,584,906.23	4.14%
Creta Island	1,773	3.66%	86,136,028.38	3.54%
Ionian Islands	716	1.48%	33,830,269.65	1.39%
Thrace	1,098	2.27%	42,065,053.77	1.73%
Epirus	1,217	2.51%	43,078,189.77	1.77%
Aegean Islands	1,427	2.95%	85,303,054.48	3.51%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,557	3.22%	119,129,688.47	4.90%
12 - 24	9,936	20.53%	708,541,336.83	29.16%
24 - 36	4,191	8.66%	319,731,486.68	13.16%
36 - 60	2,220	4.59%	108,671,886.52	4.47%
60 - 96	1,557	3.22%	73,821,505.66	3.04%
over 96	28,938	59.79%	1,100,156,541.83	45.27%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	19	0.04%	167,458.69	0.01%
5 - 10 years	1,335	2.76%	31,645,455.72	1.30%
10 - 15 years	4,292	8.87%	130,314,298.13	5.36%
15 - 20 years	7,915	16.35%	295,817,495.13	12.17%
20 - 25 years	9,037	18.67%	434,900,206.80	17.90%
25 - 30 years	13,869	28.66%	708,989,252.23	29.18%
30 - 35 years	7,236	14.95%	553,726,720.17	22.79%
35 years +	4,696	9.70%	274,491,559.09	11.30%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,850	74.07%	1,701,914,848.01	70.04%
Houses	12,549	25.93%	728,137,597.96	29.96%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,255	19.12%	457,143,377.24	18.81%
Purchase	23,034	47.59%	1,315,020,842.93	54.11%
Repair	9,497	19.62%	439,330,058.57	18.08%
Construction (re-mortgage)	145	0.30%	10,164,213.84	0.42%
Purchase (re-mortgage)	605	1.25%	40,301,004.98	1.66%
Repair (re-mortgage)	423	0.87%	27,563,476.87	1.13%
Equity Release	5,440	11.24%	140,529,471.55	5.78%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,724	98.61%	2,406,704,890.97	99.04%
Balloon	675	1.39%	23,347,555.00	0.96%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	44,540	92.03%	2,210,854,194.69	90.98%
Fixed Converting to Floating	3,785	7.82%	217,844,367.92	8.96%
Fixed to Maturity	74	0.15%	1,353,883.37	0.06%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

Fixed rate assets 9.02%
Asset WAL (in years) 8.54

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,424	21.16%	335,379,492.87	15.17%
Euribor 1 Month	4,477	10.05%	266,182,058.80	12.04%
Euribor 3 Months	19,748	44.34%	1,028,406,909.19	46.52%
Eurobank OEK's Rate	147	0.33%	2,477,470.29	0.11%
Originator Rate	6,747	15.15%	121,586,585.68	5.50%
Saron 1M ISDA (CHF)	2,457	5.52%	285,083,733.99	12.89%
Saron 3M ISDA (CHF)	1,427	3.20%	169,283,462.87	7.66%
ESTR 1M ISDA (EUR)	81	0.18%	1,704,906.81	0.08%
Other	32	0.07%	749,574.19	0.03%
Grand Total	44,540	100.00%	2,210,854,194.69	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2	0.05%	181,754.83	0.08%
ECB Tracker	43	1.14%	1,854,918.17	0.85%
Euribor 1 Month	486	12.84%	12,427,239.85	5.70%
Euribor 3 Months	3,180	84.02%	200,817,452.24	92.18%
Originator Rate	74	1.96%	2,563,002.83	1.18%
Grand Total	3,785	100.00%	217,844,367.92	100.00%

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2022 - 31 Dec 2022	171	4.52%	6,238,925.24	2.86%
1 Jan 2023 - 31 Dec 2023	565	14.93%	16,457,721.69	7.55%
1 Jan 2024 - 31 Dec 2025	120	3.17%	5,502,028.82	2.53%
1 Jan 2026 - 31 Dec 2030	439	11.60%	24,272,612.06	11.14%
1 Jan 2031 - 31 Dec 2035	682	18.02%	37,269,459.49	17.11%
1 Jan 2036 - 31 Dec 2040	787	20.79%	50,589,098.59	23.22%
1 Jan 2041 +	1,021	26.97%	77,514,522.02	35.58%
Grand Total	3,785	100.00%	217,844,367.92	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,389	99.98%	2,429,668,188.29	99.98%
Y	10	0.02%	384,257.68	0.02%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government OEK Subsidy	10	100.00%	384,257.68	100.00%
Grand Total	10	100.00%	384,257.68	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,019	84.75%	2,160,467,685.37	88.91%
Y	7,380	15.25%	269,584,760.61	11.09%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,426	97.99%	2,364,500,524.01	97.30%
Y	973	2.01%	65,551,921.96	2.70%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,108	95.27%	2,273,669,820.08	93.56%
S	2,291	4.73%	156,382,625.90	6.44%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,032	90.98%	2,277,046,233.41	93.70%
Y	4,367	9.02%	153,006,212.56	6.30%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	46,223	95.50%	2,324,906,566.34	95.67%
Second home/Holiday houses	2,022	4.18%	98,236,663.98	4.04%
Buy-to-let/Non-Owner occupied	68	0.14%	2,939,275.51	0.12%
Other	86	0.18%	3,969,940.14	0.16%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,042	26.95%	734,608,737.15	30.23%
Other Private Employees	7,095	14.66%	377,884,914.75	15.55%
Pensioner	8,612	17.79%	307,676,066.32	12.66%
Civil Servant	4,544	9.39%	181,538,348.05	7.47%
Other Self employed	2,656	5.49%	180,167,040.44	7.41%
Unemployed	3,369	6.96%	150,679,701.40	6.20%
Bank employee	1,857	3.84%	129,196,185.65	5.32%
Civil Servant - Policeman	1,343	2.77%	67,848,755.39	2.79%
Salesman	1,119	2.31%	52,452,217.09	2.16%
Teacher	1,261	2.61%	49,633,374.51	2.04%
Military Personnel	909	1.88%	45,775,882.59	1.88%
Housewife	983	2.03%	43,392,765.04	1.79%
Independent means	550	1.14%	38,238,412.32	1.57%
Lawyers - Juurists	480	0.99%	37,849,936.63	1.56%
Accountant	579	1.20%	33,110,108.64	1.36%
Grand Total	48,399	100.00%	2,430,052,445.97	100.00%