

Report No: 150

Reporting Date: 20/12/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/11/2022	30/11/2022

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

**I Programme Details** as of 20/12/2022

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) 0.93

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-22	20-Jan-23	61	Act/360	1.9560%	2,054,886.67	-
4	21-Nov-22	20-Feb-23	29	Act/360	2.3020%	556,316.67	-
5	20-Sep-22	20-Dec-22	91	Act/360	1.5630%	592,637.50	592,637.50
6	20-Oct-22	20-Jan-23	61	Act/360	1.9560%	894,870.00	-
7	21-Nov-22	20-Feb-23	29	Act/360	2.3020%	1,112,633.33	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2022			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	426,902,792.61	1,926,181,473.84	2,359,409,394.09	430,359,709.04	1,947,219,747.67	2,380,831,545.19
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	424,669,099.17	1,918,373,017.21	2,349,334,148.90	428,547,626.00	1,938,250,828.27	2,370,036,849.43
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	366,692,450.40	1,834,572,624.01	2,206,698,106.45	371,137,005.63	1,853,140,820.62	2,227,082,388.01
A.4	Aggregate Original Principal O/S balance	497,699,169.40	2,911,541,871.06	3,409,241,040.46	498,778,897.42	2,934,797,750.71	3,433,576,648.13
A.5	Average Current Principal O/S balance	110,510.69	44,205.85	49,738.79	110,774.70	44,276.13	49,741.59
A.6	Average Original Principal O/S balance	128,837.48	66,819.86	71,870.33	128,385.82	66,731.80	71,736.10
A.7	Maximum Current Principal O/S balance	959,667.30	1,675,166.49	1,675,166.49	960,596.39	1,681,333.49	1,681,333.49
A.8	Maximum Original Principal O/S balance	1,224,024.36	5,500,000.00	5,500,000.00	1,215,268.11	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,863	43,573	47,436	3,885	43,979	47,864
A.10	Weighted Average Seasoning (years)	8.21	8.11	8.13	8.15	8.06	8.08
A.11	Weighted Average Remaining Maturity (years)	20.31	19.70	19.81	20.34	19.74	19.85
A.12	Weighted Average Current Indexed LTV percent (%)	84.57	56.83	61.92	84.31	56.92	61.91
A.13	Weighted Average Current Unindexed LTV percent (%)	68.87	48.11	51.92	68.65	48.19	51.91
A.14	Weighted Average Original LTV percent (%)	74.45	62.04	64.32	74.24	62.05	64.27
A.15	Weighted Average Interest Rate - Total (%)	1.34	3.47	3.08	0.94	3.06	2.68
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.63	2.90	2.30	1.18	2.46	1.86
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	93.86	93.88	93.88	93.46	93.95	93.86
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.93	4.50	4.39	4.65	4.31	4.37
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.69	1.22	1.30	1.46	1.28	1.31
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.52	0.41	0.43	0.42	0.46	0.45
A.21	FX Rate	0.9854			0.9925		

-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 30/11/2022					
B.1	Scheduled And Paid Repayments	5,680	1,487,046.53	54,344	7,747,256.80	60,024	9,245,540.46
B.2	Partial Prepayments	9	152,594.37	205	2,186,208.10	214	2,339,955.58
B.3	Whole Prepayments	9	486,874.25	113	3,268,853.55	122	3,759,406.95
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,126,515.15</b>	-	<b>13,202,318.45</b>	-	<b>15,344,902.98</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 30/11/2022					
C.1	Interest From Installments	4,594	325,800.59	52,579	4,768,978.41	57,173	5,097,240.97
C.2	Interest From Overdues	2,497	1,826.77	19,259	13,783.78	21,756	15,624.35
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>327,627.36</b>	-	<b>4,782,762.19</b>	-	<b>5,112,865.32</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 30/11/2022					
A.1	Performing Loans	3,650	400,680,337.32	39,975	1,808,335,404.74	43,625	2,212,043,553.17
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	195	23,988,761.85	3,416	110,037,612.47	3,611	134,207,649.60
A.3	<b>Totals (A1+ A2)</b>	<b>3,845</b>	<b>424,669,099.17</b>	<b>43,391</b>	<b>1,918,373,017.21</b>	<b>47,236</b>	<b>2,346,251,202.77</b>
A.4	In Arrears Loans 90 Days To 360 Days	18	2,233,693.44	182	7,808,456.63	200	10,059,029.37
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>18</b>	<b>2,233,693.44</b>	<b>182</b>	<b>7,808,456.63</b>	<b>200</b>	<b>10,059,029.37</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 30/11/2022					
B.1	30 Days < Installment <= 59 Days	142	16,784,614.91	2,889	86,597,802.80	3,031	103,509,253.59
B.2	60 Days < Installment <= 89 Days	53	7,204,146.94	527	23,439,809.67	580	30,698,396.01
B.3	<b>Total (B1+B2=A4)</b>	<b>195</b>	<b>23,988,761.85</b>	<b>3,416</b>	<b>110,037,612.47</b>	<b>3,611</b>	<b>134,207,649.60</b>
B.4	90 Days < Installment <= 119 Days	18	2,233,693.44	175	7,694,461.49	193	9,945,034.23
B.5	120 Days < Installment <= 360 Days	0	0.00	7	113,995.14	7	113,995.14
B.6	<b>Total (B4+B5=A4)</b>	<b>18</b>	<b>2,233,693.44</b>	<b>182</b>	<b>7,808,456.63</b>	<b>200</b>	<b>10,059,029.37</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 30/11/2022					
A.1	Total Outstanding Balance	0.00	1,319,891.16	0.00	7,843,755.91	0.00	9,173,621.06
A.2	Number of Loans	0	13	0	287	0	300



## Statutory Tests

as of 30/11/2022

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	3,075,380.00	
Total Bonds Amount	<b>1,943,075,380.00</b>	
Current Outstanding Balance of Loans	2,359,409,394.09	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,206,698,106.45	
B. Accrued Interest on Loans	6,635,065.61	
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	8,976,944.44	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,204,356,227.62</b>	
Bonds / Nominal Value Assets Percentage	2,089,328,365.59	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,485,136,125.45	
Net Present Value of Liabilities	1,948,857,748.14	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,408,761,031.45	
Net Present Value of Liabilities	1,943,072,242.48	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,577,484,759.36	
Net Present Value of Liabilities	1,955,182,929.51	
<b>Interest Rate Coverage Test</b>		<b>Pass</b>
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	68,986,134.06	
Interest due on all series of covered bonds during 1st year	45,398,052.73	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	93.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	17,137,238.74	
Required Reserve Amount	20,392,011.97	
Amount credited to the account (payment to BoNY)	3,254,773.23	
Available (Outstanding) Reserve Amount t	20,392,011.97	

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

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

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,863	8.14%	433,227,920.25	18.36%
EUR	43,573	91.86%	1,926,181,473.84	81.64%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

  

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	14,966	31.55%	349,258,643.48	10.24%
37.501 - 75.000	16,462	34.70%	906,351,051.28	26.59%
75.001 - 100.000	6,637	13.99%	585,832,707.04	17.18%
100.001 - 150.000	5,685	11.98%	701,358,731.18	20.57%
150.001 - 250.000	2,793	5.89%	526,707,969.37	15.45%
250.001 - 500.000	785	1.65%	256,074,476.00	7.51%
500.001 +	108	0.23%	83,657,462.11	2.45%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>3,409,241,040.46</b>	<b>100.00%</b>

  

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	25,610	53.99%	473,897,584.07	20.09%
37.501 - 75.000	12,720	26.82%	675,326,070.93	28.62%
75.001 - 100.000	3,709	7.82%	319,450,247.24	13.54%
100.001 - 150.000	3,241	6.83%	390,884,192.63	16.57%
150.001 - 250.000	1,609	3.39%	299,468,900.14	12.69%
250.001 - 500.000	480	1.01%	154,572,910.38	6.55%
500.001 +	67	0.14%	45,809,488.70	1.94%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

  

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,669	16.17%	159,193,889.15	6.75%
2005	3,101	6.54%	122,556,588.54	5.19%
2006	3,917	8.26%	169,204,643.86	7.17%
2007	2,981	6.28%	162,545,297.07	6.89%
2008	1,896	4.00%	94,471,100.99	4.00%
2009	1,362	2.87%	62,706,158.71	2.66%
2010	1,990	4.20%	98,108,116.67	4.16%
2011	1,965	4.14%	84,487,181.54	3.58%
2012	1,671	3.52%	55,668,845.54	2.36%
2013	1,231	2.60%	36,850,216.69	1.56%
2014	619	1.30%	19,089,999.33	0.81%
2015	496	1.05%	21,305,286.56	0.90%
2016	480	1.01%	23,949,103.23	1.02%
2017	562	1.18%	27,391,606.08	1.16%
2018	704	1.48%	34,865,057.50	1.48%
2019	2,599	5.48%	167,921,824.97	7.12%
2020	7,464	15.73%	537,429,057.03	22.78%
2021	5,694	12.00%	406,249,394.83	17.22%
2022	1,035	2.18%	75,416,025.80	3.20%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

  

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	3,688	7.77%	29,956,380.73	1.27%
2026 - 2030	8,892	18.75%	189,152,172.49	8.02%
2031 - 2035	7,975	16.81%	316,316,874.93	13.41%
2036 - 2040	8,312	17.52%	466,562,822.20	19.77%
2041 - 2045	6,862	14.47%	437,493,934.51	18.54%
2046 +	11,707	24.68%	919,927,209.22	38.99%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

  

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,013	8.46%	35,036,339.96	1.48%
40.01 - 60 months	3,100	6.54%	43,742,680.02	1.85%
60.01 - 90 months	3,827	8.07%	92,122,696.94	3.90%
90.01 - 120 months	4,788	10.09%	155,280,375.25	6.58%
120.01 - 150 months	3,323	7.01%	140,413,898.15	5.95%
150.01 - 180 months	4,994	10.53%	249,264,520.08	10.56%
over 180 months	23,391	49.31%	1,643,548,883.69	69.66%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

  

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,108	2.34%	92,989,933.92	3.94%
1.01% - 2.00%	3,889	8.20%	407,252,569.55	17.26%
2.01% - 3.00%	13,293	28.02%	822,869,160.38	34.88%
3.01% - 4.00%	13,060	27.53%	536,198,399.35	22.73%
4.01% - 5.00%	8,526	17.97%	245,948,250.79	10.42%
5.01% - 6.00%	4,976	10.49%	201,389,023.30	8.54%
6.01% - 7.00%	1,280	2.70%	34,077,818.03	1.44%
7.01% +	1,304	2.75%	18,684,238.75	0.79%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

  

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,560	26.48%	207,172,110.39	8.78%
20.01% - 30.00%	6,019	12.69%	218,250,519.15	9.25%
30.01% - 40.00%	5,183	10.93%	233,737,951.74	9.91%
40.01% - 50.00%	4,886	10.30%	262,921,651.57	11.14%
50.01% - 60.00%	4,472	9.43%	279,437,937.23	11.84%
60.01% - 70.00%	3,768	7.94%	256,838,222.70	10.89%
70.01% - 80.00%	3,158	6.66%	226,824,460.73	9.61%
80.01% - 90.00%	2,398	5.06%	188,609,078.74	7.99%
90.01% - 100.00%	1,998	4.21%	176,682,847.71	7.49%
100.00% +	2,994	6.31%	308,934,614.14	13.09%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</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%	14,002	29.52%	256,560,856.27	10.87%
20.01% - 30.00%	6,907	14.56%	266,501,680.24	11.30%
30.01% - 40.00%	6,205	13.08%	308,698,610.10	13.08%
40.01% - 50.00%	5,379	11.34%	314,245,128.93	13.32%
50.01% - 60.00%	4,847	10.22%	330,264,304.61	14.00%
60.01% - 70.00%	4,587	9.67%	345,220,177.43	14.63%
70.01% - 80.00%	3,178	6.70%	271,164,112.04	11.49%
80.01% - 90.00%	1,281	2.70%	137,251,777.54	5.82%
90.01% - 100.00%	548	1.16%	64,819,972.62	2.75%
100.00% +	502	1.06%	64,682,774.31	2.74%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</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%	4,117	8.68%	80,176,240.11	3.40%
20.01% - 30.00%	5,008	10.56%	143,084,749.40	6.06%
30.01% - 40.00%	5,979	12.60%	218,110,973.09	9.24%
40.01% - 50.00%	6,593	13.90%	294,977,842.40	12.50%
50.01% - 60.00%	6,526	13.76%	339,604,587.85	14.39%
60.01% - 70.00%	5,956	12.56%	345,538,513.10	14.65%
70.01% - 80.00%	6,593	13.90%	420,523,927.85	17.82%
80.01% - 90.00%	3,316	6.99%	241,141,153.63	10.22%
90.01% - 100.00%	2,017	4.25%	171,095,489.31	7.25%
100.00% +	1,331	2.81%	105,155,917.35	4.46%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	20,956	44.18%	1,230,360,270.35	52.15%
Thessaloniki	6,617	13.95%	323,722,784.65	13.72%
Macedonia	4,859	10.24%	175,281,770.71	7.43%
Peloponnese	3,395	7.16%	138,840,378.02	5.88%
Thessaly	3,001	6.33%	112,580,674.33	4.77%
Stereia Ellada	2,516	5.30%	97,400,878.27	4.13%
Creta Island	1,743	3.67%	83,786,038.11	3.55%
Ionian Islands	701	1.48%	32,770,720.76	1.39%
Thrace	1,071	2.26%	40,837,833.23	1.73%
Epirus	1,193	2.51%	41,759,346.76	1.77%
Aegean Islands	1,384	2.92%	82,068,698.90	3.48%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,135	2.39%	84,911,095.67	3.60%
12 - 24	6,534	13.77%	463,800,602.67	19.66%
24 - 36	6,864	14.47%	497,296,180.66	21.08%
36 - 60	2,967	6.25%	176,862,938.24	7.50%
60 - 96	1,526	3.22%	71,270,845.87	3.02%
over 96	28,410	59.89%	1,065,267,730.98	45.15%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</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	15	0.03%	104,253.08	0.00%
5 - 10 years	1,264	2.66%	29,852,773.35	1.27%
10 - 15 years	4,159	8.77%	125,263,419.38	5.31%
15 - 20 years	7,730	16.30%	285,825,004.49	12.11%
20 - 25 years	8,857	18.67%	420,626,875.59	17.83%
25 - 30 years	13,677	28.83%	690,264,623.17	29.26%
30 - 35 years	7,120	15.01%	539,276,697.38	22.86%
35 years +	4,614	9.73%	268,195,747.64	11.37%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,185	74.17%	1,655,155,141.49	70.15%
Houses	12,251	25.83%	704,254,252.60	29.85%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,073	19.13%	442,306,100.04	18.75%
Purchase	22,644	47.74%	1,280,596,167.05	54.28%
Repair	9,295	19.59%	425,598,972.58	18.04%
Construction (re-mortgage)	140	0.30%	9,566,634.69	0.41%
Purchase (re-mortgage)	590	1.24%	38,536,809.88	1.63%
Repair (re-mortgage)	416	0.88%	26,465,528.10	1.12%
Equity Release	5,278	11.13%	136,339,181.75	5.78%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	46,905	98.88%	2,340,032,255.38	99.18%
Balloon	531	1.12%	19,377,138.71	0.82%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	43,492	91.69%	2,130,369,182.86	90.29%
Fixed Converting to Floating	3,852	8.12%	227,227,423.74	9.63%
Fixed to Maturity	92	0.19%	1,812,787.49	0.08%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

Fixed rate assets 9.71%  
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,275	21.33%	326,563,789.01	15.33%
Euribor 1 Month	4,330	9.96%	258,186,507.07	12.12%
Euribor 3 Months	19,198	44.14%	991,807,732.56	46.56%
Eurobank OEK's Rate	144	0.33%	2,370,812.56	0.11%
Originator Rate	6,610	15.20%	117,796,446.75	5.53%
Saron 1M ISDA (CHF)	2,412	5.55%	269,849,186.33	12.67%
Saron 3M ISDA (CHF)	1,411	3.24%	161,446,440.59	7.58%
ESTR 1M ISDA (EUR)	80	0.18%	1,617,177.94	0.08%
Other	32	0.07%	731,090.04	0.03%
<b>Grand Total</b>	<b>43,492</b>	<b>100.00%</b>	<b>2,130,369,182.86</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	1	0.03%	126,328.53	0.06%
ECB Tracker	38	0.99%	1,553,048.48	0.68%
Euribor 1 Month	396	10.28%	10,312,990.85	4.54%
Euribor 3 Months	3,360	87.23%	213,238,678.56	93.84%
Originator Rate	57	1.48%	1,996,377.32	0.88%
<b>Grand Total</b>	<b>3,852</b>	<b>100.00%</b>	<b>227,227,423.74</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 2022 - 31 Dec 2022	12	0.31%	233,748.71	0.10%
1 Jan 2023 - 31 Dec 2023	553	14.36%	16,014,895.42	7.05%
1 Jan 2024 - 31 Dec 2025	136	3.53%	6,961,003.02	3.06%
1 Jan 2026 - 31 Dec 2030	499	12.95%	27,913,756.25	12.28%
1 Jan 2031 - 31 Dec 2035	784	20.35%	44,289,618.06	19.49%
1 Jan 2036 - 31 Dec 2040	821	21.31%	52,716,362.49	23.20%
1 Jan 2041 +	1,047	27.18%	79,098,039.79	34.81%
<b>Grand Total</b>	<b>3,852</b>	<b>100.00%</b>	<b>227,227,423.74</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,427	99.98%	2,359,074,239.95	99.99%
Y	9	0.02%	335,154.14	0.01%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government OEK Subsidy	9	100.00%	335,154.14	100.00%
<b>Grand Total</b>	<b>9</b>	<b>100.00%</b>	<b>335,154.14</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,378	85.12%	2,101,345,056.48	89.06%
Y	7,058	14.88%	258,064,337.61	10.94%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,491	98.01%	2,296,782,259.34	97.35%
Y	945	1.99%	62,627,134.74	2.65%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,185	95.25%	2,208,081,871.44	93.59%
S	2,251	4.75%	151,327,522.64	6.41%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,164	90.99%	2,211,206,297.00	93.72%
Y	4,272	9.01%	148,203,097.09	6.28%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	45,299	95.49%	2,256,975,124.18	95.66%
Second home/Holiday houses	1,983	4.18%	95,583,888.66	4.05%
Buy-to-let/Non-Owner occupied	67	0.14%	2,899,585.89	0.12%
Other	87	0.18%	3,950,795.36	0.17%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,730	26.84%	710,299,297.84	30.10%
Other Private Employees	6,984	14.72%	369,638,897.49	15.67%
Pensioner	8,508	17.94%	299,897,599.84	12.71%
Civil Servant	4,451	9.38%	176,500,022.60	7.48%
Other Self employed	2,585	5.45%	174,620,934.05	7.40%
Unemployed	3,278	6.91%	145,666,155.37	6.17%
Bank employee	1,815	3.83%	125,157,700.67	5.30%
Civil Servant - Policeman	1,326	2.80%	66,420,881.60	2.82%
Salesman	1,100	2.32%	50,994,705.46	2.16%
Teacher	1,236	2.61%	47,848,363.67	2.03%
Military Personnel	892	1.88%	44,608,022.28	1.89%
Housewife	957	2.02%	41,694,600.81	1.77%
Independent means	534	1.13%	36,947,998.72	1.57%
Lawyers - Juurists	466	0.98%	36,734,779.42	1.56%
Accountant	574	1.21%	32,379,434.27	1.37%
<b>Grand Total</b>	<b>47,436</b>	<b>100.00%</b>	<b>2,359,409,394.09</b>	<b>100.00%</b>