

Report No: 140

Reporting Date: 21/2/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/01/2022	31/01/2022

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

**I Programme Details** as of 21/2/2022

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Baa2	620,000,000.00	Euribor 3M + 0.50%	20-Jul-23	22-Jul-24
4	16-May-16	XS1410482951	Baa2	300,000,000.00	Euribor 3M + 0.50%	20-Feb-24	20-Feb-25
5	19-Mar-18	XS1795267514	Baa2	150,000,000.00	Euribor 3M + 0.50%	21-Mar-22	20-Mar-23
6	11-Jul-18	XS1855456106	Baa2	270,000,000.00	Euribor 3M + 0.50%	21-Mar-22	20-Mar-23
7	4-Feb-21	XS2297243987	Baa2	600,000,000.00	Euribor 3M + 0.50%	20-May-22	20-May-23
				1,940,000,000.00			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0.92

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jan-22	20-Apr-22	32	Act/360	0.0000%	0.00	-
4	22-Nov-21	21-Feb-22	91	Act/360	0.0000%	0.00	0.00
5	20-Dec-21	21-Mar-22	63	Act/360	0.0000%	0.00	-
6	20-Jan-22	20-Apr-22	32	Act/360	0.0000%	0.00	-
7	22-Nov-21	21-Feb-22	91	Act/360	0.0000%	0.00	0.00

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/01/2022			Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	465,423,457.10	2,005,063,157.03	2,452,413,654.05	469,391,872.17	2,026,645,033.14	2,480,997,827.81
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	459,864,893.04	1,992,866,724.21	2,434,874,502.99	465,538,597.20	2,017,630,739.98	2,468,253,716.65
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	384,499,800.57	1,867,416,739.81	2,236,985,944.51	387,047,342.85	1,889,496,642.57	2,264,143,184.87
A.4	Aggregate Original Principal O/S balance	512,069,699.42	2,990,478,201.18	3,502,547,900.60	516,809,587.12	3,012,062,682.65	3,528,872,269.77
A.5	Average Current Principal O/S balance	112,720.62	43,899.44	49,242.29	112,834.58	43,981.97	49,383.90
A.6	Average Original Principal O/S balance	124,017.85	65,474.41	70,328.05	124,233.07	65,367.36	70,241.69
A.7	Maximum Current Principal O/S balance	966,415.06	3,953,866.59	3,953,866.59	967,164.34	3,969,495.37	3,969,495.37
A.8	Maximum Original Principal O/S balance	1,159,317.19	5,500,000.00	5,500,000.00	1,167,509.05	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,129	45,674	49,803	4,160	46,079	50,239
A.10	Weighted Average Seasoning (years)	7.83	8.00	7.97	7.74	7.93	7.90
A.11	Weighted Average Remaining Maturity (years)	20.74	19.83	20.00	20.80	19.89	20.05
A.12	Weighted Average Current Indexed LTV percent (%)	88.93	61.27	66.32	89.73	61.40	66.59
A.13	Weighted Average Current Unindexed LTV percent (%)	67.24	48.14	51.63	67.85	48.23	51.82
A.14	Weighted Average Original LTV percent (%)	72.27	61.10	63.14	72.53	61.10	63.19
A.15	Weighted Average Interest Rate - Total (%)	0.42	2.05	1.75	0.40	2.05	1.74
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.55	1.15	0.87	0.52	1.16	0.86
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	91.56	93.13	92.84	92.32	94.46	94.07
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.35	4.55	4.51	4.92	3.84	4.04
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	2.90	1.71	1.93	1.94	1.25	1.38
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	1.19	0.61	0.72	0.82	0.44	0.51
A.21	FX Rate	1.0404			1.0331		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/01/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,617	1,705,642.60	51,880	8,084,534.06	58,497	9,723,944.48
B.2	Partial Prepayments	3	58,735.50	128	1,287,632.27	131	1,344,087.00
B.3	Whole Prepayments	7	258,028.07	86	2,119,055.77	93	2,367,064.30
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,022,406.17</b>	-	<b>11,491,222.10</b>	-	<b>13,435,095.77</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/01/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	4,683	160,354.22	48,907	3,211,355.26	53,590	3,365,482.73
C.2	Interest From Overdues	2,084	1,213.10	16,849	10,787.22	18,933	11,953.21
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>161,567.32</b>	-	<b>3,222,142.48</b>	-	<b>3,377,435.94</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/01/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,823	426,122,289.15	41,495	1,867,341,615.31	45,318	2,276,917,056.63
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	267	33,742,603.89	3,925	125,525,108.90	4,192	157,957,446.36
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,090</b>	<b>459,864,893.04</b>	<b>45,420</b>	<b>1,992,866,724.21</b>	<b>49,510</b>	<b>2,434,874,502.99</b>
A.4	In Arrears Loans 90 Days To 360 Days	39	5,558,564.06	254	12,196,432.82	293	17,539,151.06
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>39</b>	<b>5,558,564.06</b>	<b>254</b>	<b>12,196,432.82</b>	<b>293</b>	<b>17,539,151.06</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/01/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	164	20,247,695.66	3,147	91,163,301.20	3,311	110,624,754.16
B.2	60 Days < Installment <= 89 Days	103	13,494,908.23	778	34,361,807.70	881	47,332,692.20
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>267</b>	<b>33,742,603.89</b>	<b>3,925</b>	<b>125,525,108.90</b>	<b>4,192</b>	<b>157,957,446.36</b>
B.4	90 Days < Installment <= 119 Days	39	5,558,564.06	241	11,965,848.09	280	17,308,566.33
B.5	120 Days < Installment <= 360 Days	0	0.00	13	230,584.73	13	230,584.73
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>39</b>	<b>5,558,564.06</b>	<b>254</b>	<b>12,196,432.82</b>	<b>293</b>	<b>17,539,151.06</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/01/2022					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	2,064,899.32	0.00	10,136,592.66	0.00	12,121,309.42
A.2	Number of Loans	0	23	0	313	0	336



## Statutory Tests

as of 31/1/2022

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	0.00	
Total Bonds Amount	<b>1,940,000,000.00</b>	
Current Outstanding Balance of Loans	2,452,413,654.05	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,236,985,944.51	
B. Accrued Interest on Loans	4,308,438.32	
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	8,926,111.11	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,232,368,271.72</b>	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,597,605,330.43	
Net Present Value of Liabilities	1,948,589,492.01	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,518,479,368.82	
Net Present Value of Liabilities	1,943,800,998.29	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,786,175,871.56	
Net Present Value of Liabilities	1,980,900,617.51	
<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	29,753,822.96	
Interest due on all series of covered bonds during 1st year	597,553.41	
<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	268,829.17	
Required Reserve Amount	126,509.37	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	268,829.17	

<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 )

**IV Portfolio Stratifications**

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,129	8.29%	447,350,497.02	18.24%
EUR	45,674	91.71%	2,005,063,157.03	81.76%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,480	33.09%	377,114,381.58	10.77%
37.501 - 75.000	17,039	34.21%	937,037,093.86	26.75%
75.001 - 100.000	6,805	13.66%	600,857,093.87	17.15%
100.001 - 150.000	5,769	11.58%	711,768,607.19	20.32%
150.001 - 250.000	2,810	5.64%	530,010,486.32	15.13%
250.001 - 500.000	792	1.59%	259,010,955.90	7.39%
500.001 +	108	0.22%	86,729,281.88	2.48%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>3,502,547,900.60</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,107	54.43%	507,575,258.20	20.70%
37.501 - 75.000	13,380	26.87%	708,393,121.35	28.89%
75.001 - 100.000	3,846	7.72%	331,265,628.76	13.51%
100.001 - 150.000	3,294	6.61%	396,635,877.34	16.17%
150.001 - 250.000	1,619	3.25%	301,249,653.88	12.28%
250.001 - 500.000	488	0.98%	156,650,379.79	6.39%
500.001 +	69	0.14%	50,643,734.74	2.07%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,369	16.80%	188,182,621.56	7.67%
2005	3,298	6.62%	136,412,962.64	5.56%
2006	4,198	8.43%	190,412,621.39	7.76%
2007	3,475	6.98%	184,627,763.80	7.53%
2008	2,052	4.12%	107,628,027.79	4.39%
2009	1,501	3.01%	73,053,432.78	2.98%
2010	2,114	4.24%	110,102,714.76	4.49%
2011	2,105	4.23%	94,175,050.30	3.84%
2012	1,934	3.88%	64,493,111.61	2.63%
2013	1,403	2.82%	42,896,128.40	1.75%
2014	670	1.35%	22,111,192.84	0.90%
2015	521	1.05%	23,602,856.10	0.96%
2016	503	1.01%	26,294,787.28	1.07%
2017	620	1.24%	30,301,258.60	1.24%
2018	1,282	2.57%	51,377,144.71	2.09%
2019	2,708	5.44%	175,549,488.63	7.16%
2020	7,774	15.61%	561,198,795.60	22.88%
2021	5,276	10.59%	369,993,695.26	15.09%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	4,724	9.49%	49,466,988.43	2.02%
2026 - 2030	9,520	19.12%	227,797,375.11	9.29%
2031 - 2035	8,299	16.66%	348,253,178.00	14.20%
2036 - 2040	8,543	17.15%	493,872,298.57	20.14%
2041 - 2045	7,016	14.09%	440,744,069.92	17.97%
2046 +	11,701	23.49%	892,279,744.03	36.38%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,148	6.32%	32,910,354.03	1.34%
40.01 - 60 months	3,965	7.96%	50,943,424.97	2.08%
60.01 - 90 months	3,783	7.60%	89,522,039.80	3.65%
90.01 - 120 months	5,268	10.58%	171,357,172.12	6.99%
120.01 - 150 months	3,562	7.15%	145,919,488.64	5.95%
150.01 - 180 months	4,776	9.59%	230,072,756.02	9.38%
over 180 months	25,301	50.80%	1,731,688,418.47	70.61%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,378	14.81%	614,524,214.26	25.06%
1.01% - 2.00%	21,558	43.29%	1,117,198,538.77	45.56%
2.01% - 3.00%	4,969	9.98%	195,140,319.66	7.96%
3.01% - 4.00%	7,076	14.21%	335,355,435.61	13.67%
4.01% - 5.00%	5,963	11.97%	135,685,725.87	5.53%
5.01% - 6.00%	1,012	2.03%	26,039,500.17	1.06%
6.01% - 7.00%	637	1.28%	12,570,141.38	0.51%
7.01% +	1,210	2.43%	15,899,778.33	0.65%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,655	23.40%	182,203,433.68	7.43%
20.01% - 30.00%	6,024	12.10%	200,587,975.06	8.18%
30.01% - 40.00%	5,578	11.20%	234,340,334.90	9.56%
40.01% - 50.00%	4,897	9.83%	248,437,741.43	10.13%
50.01% - 60.00%	4,634	9.30%	270,852,854.04	11.04%
60.01% - 70.00%	4,096	8.22%	266,381,293.72	10.86%
70.01% - 80.00%	3,293	6.61%	228,406,582.40	9.31%
80.01% - 90.00%	2,535	5.09%	184,245,723.69	7.51%
90.01% - 100.00%	2,318	4.65%	184,865,927.71	7.54%
100.00% +	4,773	9.58%	452,091,787.43	18.43%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</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%	14,351	28.82%	265,668,644.10	10.83%
20.01% - 30.00%	7,215	14.49%	276,080,929.47	11.26%
30.01% - 40.00%	6,706	13.47%	324,266,967.12	13.22%
40.01% - 50.00%	5,818	11.68%	336,709,945.72	13.73%
50.01% - 60.00%	5,100	10.24%	342,553,542.60	13.97%
60.01% - 70.00%	4,720	9.48%	356,290,896.07	14.53%
70.01% - 80.00%	3,475	6.98%	286,434,726.57	11.68%
80.01% - 90.00%	1,370	2.75%	142,849,337.77	5.82%
90.01% - 100.00%	545	1.09%	58,645,177.75	2.39%
100.00% +	503	1.01%	62,913,486.89	2.57%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</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%	4,520	9.08%	88,098,265.47	3.59%
20.01% - 30.00%	5,321	10.68%	151,830,595.42	6.19%
30.01% - 40.00%	6,291	12.63%	233,178,242.27	9.51%
40.01% - 50.00%	6,973	14.00%	314,307,844.74	12.82%
50.01% - 60.00%	6,821	13.70%	358,444,774.50	14.62%
60.01% - 70.00%	6,207	12.46%	361,631,150.35	14.75%
70.01% - 80.00%	6,595	13.24%	420,739,939.65	17.16%
80.01% - 90.00%	3,536	7.10%	253,087,384.93	10.32%
90.01% - 100.00%	2,141	4.30%	174,783,030.35	7.13%
100.00% +	1,398	2.81%	96,312,426.38	3.93%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,728	43.63%	1,261,621,920.96	51.44%
Thessaloniki	6,938	13.93%	337,520,241.51	13.76%
Macedonia	5,202	10.45%	188,605,623.87	7.69%
Peloponnese	3,603	7.23%	148,546,828.73	6.06%
Thessaly	3,198	6.42%	117,912,307.66	4.81%
Sterea Ellada	2,661	5.34%	101,559,319.55	4.14%
Creta Island	1,848	3.71%	88,477,419.93	3.61%
Ionian Islands	741	1.49%	34,261,952.07	1.40%
Thrace	1,156	2.32%	43,688,308.36	1.78%
Epirus	1,269	2.55%	45,102,865.55	1.84%
Aegean Islands	1,459	2.93%	85,116,865.86	3.47%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,195	6.42%	230,570,146.11	9.40%
12 - 24	9,026	18.12%	634,380,526.84	25.87%
24 - 36	3,355	6.74%	234,462,815.46	9.56%
36 - 60	1,985	3.99%	83,321,145.03	3.40%
60 - 96	1,644	3.30%	73,223,366.32	2.99%
over 96	30,598	61.44%	1,196,455,654.28	48.79%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</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	27	0.05%	260,917.07	0.01%
5 - 10 years	1,454	2.92%	32,788,284.19	1.34%
10 - 15 years	4,589	9.21%	136,491,673.39	5.57%
15 - 20 years	8,201	16.47%	301,873,753.85	12.31%
20 - 25 years	9,131	18.33%	435,287,043.79	17.75%
25 - 30 years	14,039	28.19%	706,282,075.77	28.80%
30 - 35 years	7,321	14.70%	547,329,839.78	22.32%
35 years +	5,041	10.12%	292,100,066.23	11.91%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	36,767	73.82%	1,713,850,047.97	69.88%
Houses	13,036	26.18%	738,563,606.08	30.12%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,569	19.21%	467,931,763.82	19.08%
Purchase	23,218	46.62%	1,305,345,994.00	53.23%
Repair	9,815	19.71%	448,184,842.16	18.28%
Construction (re-mortgage)	154	0.31%	10,189,096.30	0.42%
Purchase (re-mortgage)	609	1.22%	39,790,270.13	1.62%
Repair (re-mortgage)	443	0.89%	27,965,803.72	1.14%
Equity Release	5,995	12.04%	153,005,883.91	6.24%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,544	97.47%	2,415,073,643.33	98.48%
Balloon	1,259	2.53%	37,340,010.72	1.52%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,121	92.61%	2,278,888,750.76	92.92%
Fixed Converting to Floating	3,595	7.22%	172,198,444.39	7.02%
Fixed to Maturity	87	0.17%	1,326,458.90	0.05%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

Fixed rate assets 7.08%  
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Liber 1 Month (CHF)	2,587	5.61%	282,119,570.36	12.38%
Liber 3 Months (CHF)	1,485	3.22%	162,824,306.71	7.14%
ECB Tracker	9,924	21.52%	366,682,343.37	16.09%
Euribor 1 Month	4,449	9.65%	266,160,066.13	11.68%
Euribor 3 Months	20,327	44.07%	1,063,950,492.11	46.69%
Liber 1 Month (Euro)	86	0.19%	1,909,187.42	0.08%
Eurobank OEK's Rate	164	0.36%	2,942,406.24	0.13%
Euribor 6 Months	1	0.00%	10,768.41	0.00%
TBank OEK's Rate	23	0.05%	479,515.01	0.02%
TBank GG Rate	7	0.02%	212,216.08	0.01%
Originator Rate	7,068	15.32%	131,597,878.92	5.77%
<b>Grand Total</b>	<b>46,121</b>	<b>100.00%</b>	<b>2,278,888,750.76</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Liber 1 Month (CHF)	6	0.17%	297,272.15	0.17%
Liber 3 Months (CHF)	13	0.36%	438,674.34	0.25%
ECB Tracker	77	2.14%	2,926,650.72	1.70%
Euribor 1 Month	680	18.92%	16,774,223.92	9.74%
Euribor 3 Months	2,695	74.97%	147,084,327.73	85.42%
Originator Rate	124	3.45%	4,677,295.53	2.72%
<b>Grand Total</b>	<b>3,595</b>	<b>100.00%</b>	<b>172,198,444.39</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	768	21.36%	21,689,482.29	12.60%
1 Jan 2023 - 31 Dec 2023	607	16.88%	17,760,583.84	10.33%
1 Jan 2024 - 31 Dec 2025	119	3.31%	5,333,132.47	3.10%
1 Jan 2026 - 31 Dec 2030	411	11.43%	23,623,927.28	13.72%
1 Jan 2031 - 31 Dec 2035	540	15.02%	28,838,635.79	16.75%
1 Jan 2036 - 31 Dec 2040	565	15.72%	33,221,978.94	19.29%
1 Jan 2041 +	585	16.27%	41,710,703.78	24.22%
<b>Grand Total</b>	<b>3,595</b>	<b>100.00%</b>	<b>172,198,444.39</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,789	99.97%	2,451,896,773.14	99.98%
Y	14	0.03%	516,880.91	0.02%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	13	92.86%	515,265.19	99.69%
OEK Subsidy	1	7.14%	1,615.72	0.31%
<b>Grand Total</b>	<b>14</b>	<b>100.00%</b>	<b>516,880.91</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,473	83.27%	2,153,966,426.24	87.83%
Y	8,330	16.73%	298,447,227.81	12.17%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,763	97.91%	2,381,862,779.17	97.12%
Y	1,040	2.09%	70,550,874.88	2.88%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,539	95.45%	2,301,648,392.28	93.85%
S	2,264	4.55%	150,765,261.77	6.15%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,262	90.88%	2,293,540,991.69	93.52%
Y	4,541	9.12%	158,872,662.36	6.48%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	47,629	95.63%	2,347,211,973.52	95.71%
Second home/Holiday houses	2,016	4.05%	98,072,874.79	4.00%
Buy-to-let/Non-Owner occupied	74	0.15%	3,493,259.16	0.14%
Other	84	0.17%	3,635,546.58	0.15%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,293	26.69%	756,829,637.25	30.86%
Other Private Employees	6,995	14.05%	358,716,963.59	14.63%
Pensioner	8,747	17.56%	309,042,760.15	12.60%
Other Self employed	2,771	5.56%	181,774,984.28	7.41%
Civil Servant	4,593	9.22%	177,561,459.33	7.24%
Unemployed	3,740	7.51%	162,480,942.47	6.63%
Bank employee	1,869	3.75%	126,357,132.87	5.15%
Civil Servant - Policeman	1,335	2.68%	66,526,116.65	2.71%
Salesman	1,155	2.32%	53,719,518.61	2.19%
Teacher	1,313	2.64%	52,468,790.53	2.14%
Housewife	1,091	2.19%	46,286,608.31	1.89%
Military Personnel	920	1.85%	46,126,845.99	1.88%
Independent means	572	1.15%	43,966,970.29	1.79%
Lawyers - Jurists	487	0.98%	37,555,117.45	1.53%
Civil Servant - Primary school teachers	922	1.85%	32,999,806.28	1.35%
<b>Grand Total</b>	<b>49,803</b>	<b>100.00%</b>	<b>2,452,413,654.05</b>	<b>100.00%</b>