

Report No: 149

Reporting Date: 21/11/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/10/2022	31/10/2022

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

Programme Details as of 21/11/2022

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) 1.01

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	32	Act/360	1.9560%	1,077,973.33	-
4	22-Aug-22	21-Nov-22	91	Act/360	0.8910%	675,675.00	675,675.00
5	20-Sep-22	20-Dec-22	62	Act/360	1.5630%	403,775.00	-
6	20-Oct-22	20-Jan-23	32	Act/360	1.9560%	469,440.00	-
7	22-Aug-22	21-Nov-22	91	Act/360	0.8910%	1,351,350.00	1,351,350.00

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/10/2022			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	430,359,709.04	1,947,219,747.67	2,380,831,545.19	436,384,298.07	1,973,631,257.74	2,430,052,445.97
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	428,547,626.00	1,938,250,828.27	2,370,036,849.43	432,889,835.92	1,962,986,484.08	2,415,752,759.49
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	371,137,005.63	1,853,140,820.62	2,227,082,388.01	366,178,030.89	1,876,025,772.91	2,259,017,124.12
A.4	Aggregate Original Principal O/S balance	498,778,897.42	2,934,797,750.71	3,433,576,648.13	513,898,971.10	2,963,273,206.11	3,477,172,177.21
A.5	Average Current Principal O/S balance	110,774.70	44,276.13	49,741.59	111,237.39	44,375.20	50,208.73
A.6	Average Original Principal O/S balance	128,385.82	66,731.80	71,736.10	130,996.42	66,626.34	71,843.88
A.7	Maximum Current Principal O/S balance	960,596.39	1,681,333.49	1,681,333.49	960,606.09	1,687,765.55	1,687,765.55
A.8	Maximum Original Principal O/S balance	1,215,268.11	5,500,000.00	5,500,000.00	1,261,534.99	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,885	43,979	47,864	3,923	44,476	48,399
A.10	Weighted Average Seasoning (years)	8.15	8.06	8.08	8.09	7.99	8.01
A.11	Weighted Average Remaining Maturity (years)	20.34	19.74	19.85	20.38	19.79	19.90
A.12	Weighted Average Current Indexed LTV percent (%)	84.31	56.92	61.91	87.38	57.05	62.75
A.13	Weighted Average Current Unindexed LTV percent (%)	68.65	48.19	51.91	71.20	48.28	52.59
A.14	Weighted Average Original LTV percent (%)	74.24	62.05	64.27	75.60	62.05	64.59
A.15	Weighted Average Interest Rate - Total (%)	0.94	3.06	2.68	0.81	2.55	2.22
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.18	2.46	1.86	1.05	1.83	1.46
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	93.46	93.95	93.86	94.30	94.14	94.17
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.65	4.31	4.37	3.78	4.00	3.96
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.46	1.28	1.31	1.12	1.32	1.28
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.42	0.46	0.45	0.80	0.54	0.59
A.21	FX Rate	0.9925			0.9561		

-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 31/10/2022		As of 31/10/2022			
B.1	Scheduled And Paid Repayments	5,738	1,467,232.20	52,943	7,913,737.16	58,681	9,392,056.76
B.2	Partial Prepayments	4	53,481.24	121	1,297,610.00	125	1,351,495.38
B.3	Whole Prepayments	9	574,411.78	104	3,058,566.83	113	3,637,319.25
B.4	Total Principal Receipts (B1+B2+B3)	-	2,095,125.22	-	12,269,913.99	-	14,380,871.39

-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 31/10/2022		As of 31/10/2022			
C.1	Interest From Installments	4,492	275,610.35	50,669	3,979,401.22	55,161	4,257,094.27
C.2	Interest From Overdues	2,506	1,596.35	17,605	10,856.20	20,111	12,464.61
C.3	Total Interest Receipts (C1+C2)	-	277,206.70	-	3,990,257.42	-	4,269,558.88
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 31/10/2022		As of 31/10/2022			
A.1	Performing Loans	3,655	402,223,417.69	40,300	1,829,496,606.25	43,955	2,234,759,495.61
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	216	26,324,208.31	3,477	108,754,222.02	3,693	135,277,353.82
A.3	Totals (A1+ A2)	3,871	428,547,626.00	43,777	1,938,250,828.27	47,648	2,370,036,849.43
A.4	In Arrears Loans 90 Days To 360 Days	14	1,812,083.04	202	8,968,919.40	216	10,794,695.76
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	14	1,812,083.04	202	8,968,919.40	216	10,794,695.76

-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 31/10/2022		As of 31/10/2022			
B.1	30 Days < Installment <= 59 Days	165	20,024,625.59	2,896	83,889,469.30	3,061	104,065,414.48
B.2	60 Days < Installment <= 89 Days	51	6,299,582.72	581	24,864,752.72	632	31,211,939.34
B.3	Total (B1+B2=A4)	216	26,324,208.31	3,477	108,754,222.02	3,693	135,277,353.82
B.4	90 Days < Installment <= 119 Days	14	1,812,083.04	195	8,840,422.24	209	10,666,198.60
B.5	120 Days < Installment <= 360 Days	0	0.00	7	128,497.16	7	128,497.16
B.6	Total (B4+B5=A4)	14	1,812,083.04	202	8,968,919.40	216	10,794,695.76

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 31/10/2022		As of 31/10/2022			
A.1	Total Outstanding Balance	0.00	3,921,332.45	0.00	14,196,778.61	0.00	18,147,743.30
A.2	Number of Loans	0	29	0	388	0	417



Statutory Tests

as of 31/10/2022

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	2,435,330.00	
Total Bonds Amount	1,942,435,330.00	
Current Outstanding Balance of Loans	2,380,831,545.19	
A. Adjusted Outstanding Principal of Loans ²	2,227,082,388.01	
B. Accrued Interest on Loans	5,861,544.39	
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	9,785,277.78	
Nominal Value (A+B+C+D-Z)	2,223,158,654.62	
Bonds / Nominal Value Assets Percentage	2,088,640,139.78	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,502,720,109.04	
Net Present Value of Liabilities	1,949,750,374.18	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,429,885,796.47	
Net Present Value of Liabilities	1,945,277,593.05	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,590,956,575.27	
Net Present Value of Liabilities	1,954,795,886.38	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	69,940,825.24	
Interest due on all series of covered bonds during 1st year	40,156,525.41	
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	13,405,524.32	
Required Reserve Amount	17,137,238.74	
Amount credited to the account (payment to BoNY)	3,731,714.42	
Available (Outstanding) Reserve Amount t	17,137,238.74	

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	3,885	8.12%	433,611,797.52	18.21%
EUR	43,979	91.88%	1,947,219,747.67	81.79%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	15,144	31.64%	352,960,590.78	10.28%
37.501 - 75.000	16,608	34.70%	914,690,377.55	26.64%
75.001 - 100.000	6,676	13.95%	589,285,554.11	17.16%
100.001 - 150.000	5,730	11.97%	706,713,619.03	20.58%
150.001 - 250.000	2,813	5.88%	530,568,747.69	15.45%
250.001 - 500.000	787	1.64%	256,852,977.04	7.48%
500.001 +	106	0.22%	82,504,781.93	2.40%
Grand Total	47,864	100.00%	3,433,576,648.13	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	25,798	53.90%	478,194,135.95	20.09%
37.501 - 75.000	12,878	26.91%	683,635,217.44	28.71%
75.001 - 100.000	3,746	7.83%	322,587,025.09	13.55%
100.001 - 150.000	3,273	6.84%	394,480,780.47	16.57%
150.001 - 250.000	1,621	3.39%	301,469,285.37	12.66%
250.001 - 500.000	482	1.01%	155,204,243.55	6.52%
500.001 +	66	0.14%	45,260,857.31	1.90%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,762	16.22%	162,351,453.28	6.82%
2005	3,124	6.53%	124,042,098.26	5.21%
2006	3,948	8.25%	171,096,772.15	7.19%
2007	3,021	6.31%	163,881,938.37	6.88%
2008	1,913	4.00%	95,420,922.95	4.01%
2009	1,383	2.89%	64,012,696.06	2.69%
2010	2,003	4.18%	99,211,886.88	4.17%
2011	1,981	4.14%	85,831,443.92	3.61%
2012	1,687	3.52%	56,631,163.43	2.38%
2013	1,252	2.62%	37,339,702.07	1.57%
2014	625	1.31%	19,559,467.49	0.82%
2015	497	1.04%	21,501,231.53	0.90%
2016	485	1.01%	24,339,502.21	1.02%
2017	565	1.18%	27,699,751.42	1.16%
2018	752	1.57%	36,227,626.31	1.52%
2019	2,618	5.47%	169,101,961.02	7.10%
2020	7,491	15.65%	539,268,615.54	22.65%
2021	5,722	11.95%	407,702,385.02	17.12%
2022	1,035	2.16%	75,610,927.29	3.18%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	3,790	7.92%	31,634,528.58	1.33%
2026 - 2030	8,970	18.74%	192,953,815.71	8.10%
2031 - 2035	8,047	16.81%	321,380,538.41	13.50%
2036 - 2040	8,369	17.48%	470,718,592.65	19.77%
2041 - 2045	6,912	14.44%	440,695,857.59	18.51%
2046 +	11,776	24.60%	923,448,212.25	38.79%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,009	8.38%	35,122,965.68	1.48%
40.01 - 60 months	3,130	6.54%	43,548,047.77	1.83%
60.01 - 90 months	3,834	8.01%	93,026,217.29	3.91%
90.01 - 120 months	4,851	10.13%	157,806,471.79	6.63%
120.01 - 150 months	3,312	6.92%	138,830,238.60	5.83%
150.01 - 180 months	5,046	10.54%	253,791,289.18	10.66%
over 180 months	23,682	49.48%	1,658,706,314.88	69.67%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3,197	6.68%	348,077,267.03	14.62%
1.01% - 2.00%	5,083	10.62%	373,898,019.60	15.70%
2.01% - 3.00%	16,887	35.28%	869,557,175.08	36.52%
3.01% - 4.00%	8,215	17.16%	350,928,289.47	14.74%
4.01% - 5.00%	8,950	18.70%	279,960,015.45	11.76%
5.01% - 6.00%	3,576	7.47%	126,273,795.99	5.30%
6.01% - 7.00%	747	1.56%	15,441,725.03	0.65%
7.01% +	1,209	2.53%	16,695,257.54	0.70%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,562	26.25%	207,569,959.52	8.72%
20.01% - 30.00%	6,097	12.74%	219,095,467.19	9.20%
30.01% - 40.00%	5,269	11.01%	236,670,130.09	9.94%
40.01% - 50.00%	4,931	10.30%	267,203,475.98	11.22%
50.01% - 60.00%	4,521	9.45%	281,357,122.11	11.82%
60.01% - 70.00%	3,807	7.95%	260,454,778.48	10.94%
70.01% - 80.00%	3,180	6.64%	229,327,563.62	9.63%
80.01% - 90.00%	2,432	5.08%	190,360,937.06	8.00%
90.01% - 100.00%	2,026	4.23%	178,987,520.27	7.52%
100.00% +	3,039	6.35%	309,804,590.89	13.01%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,055	29.36%	259,004,559.10	10.88%
20.01% - 30.00%	6,953	14.53%	266,579,000.38	11.20%
30.01% - 40.00%	6,317	13.20%	312,453,247.24	13.12%
40.01% - 50.00%	5,427	11.34%	319,545,052.37	13.42%
50.01% - 60.00%	4,896	10.23%	333,766,737.32	14.02%
60.01% - 70.00%	4,617	9.65%	346,253,057.81	14.54%
70.01% - 80.00%	3,223	6.73%	275,326,739.32	11.56%
80.01% - 90.00%	1,316	2.75%	139,556,523.98	5.86%
90.01% - 100.00%	548	1.14%	63,720,535.01	2.68%
100.00% +	512	1.07%	64,626,092.65	2.71%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,167	8.71%	81,841,522.77	3.44%
20.01% - 30.00%	5,037	10.52%	143,908,237.21	6.04%
30.01% - 40.00%	6,028	12.59%	220,651,449.99	9.27%
40.01% - 50.00%	6,647	13.89%	297,891,630.59	12.51%
50.01% - 60.00%	6,592	13.77%	344,098,499.21	14.45%
60.01% - 70.00%	6,007	12.55%	347,850,200.75	14.61%
70.01% - 80.00%	6,626	13.84%	423,230,679.67	17.78%
80.01% - 90.00%	3,355	7.01%	243,483,845.20	10.23%
90.01% - 100.00%	2,051	4.29%	172,348,077.76	7.24%
100.00% +	1,354	2.83%	105,527,402.05	4.43%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,124	44.13%	1,239,484,032.17	52.06%
Thessaloniki	6,673	13.94%	326,939,986.09	13.73%
Macedonia	4,911	10.26%	177,374,477.98	7.45%
Peloponnese	3,429	7.16%	140,349,773.75	5.89%
Thessaly	3,032	6.33%	113,875,265.89	4.78%
Stereia Ellada	2,543	5.31%	98,653,658.31	4.14%
Creta Island	1,755	3.67%	84,365,189.07	3.54%
Ionian Islands	704	1.47%	32,950,784.63	1.38%
Thrace	1,084	2.26%	41,308,367.99	1.74%
Epirus	1,205	2.52%	42,298,420.46	1.78%
Aegean Islands	1,404	2.93%	83,231,588.86	3.50%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,308	2.73%	99,735,182.32	4.19%
12 - 24	7,576	15.83%	540,385,988.45	22.70%
24 - 36	6,334	13.23%	463,358,513.72	19.46%
36 - 60	2,440	5.10%	127,236,730.14	5.34%
60 - 96	1,534	3.20%	72,572,181.37	3.05%
over 96	28,672	59.90%	1,077,542,949.19	45.26%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	18	0.04%	151,534.99	0.01%
5 - 10 years	1,291	2.70%	30,437,693.56	1.28%
10 - 15 years	4,223	8.82%	127,416,084.66	5.35%
15 - 20 years	7,822	16.34%	289,596,363.70	12.16%
20 - 25 years	8,928	18.65%	425,186,589.12	17.86%
25 - 30 years	13,761	28.75%	696,649,780.32	29.26%
30 - 35 years	7,169	14.98%	541,480,891.64	22.74%
35 years +	4,652	9.72%	269,912,607.20	11.34%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,488	74.14%	1,670,168,681.18	70.15%
Houses	12,376	25.86%	710,662,864.01	29.85%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,151	19.12%	446,461,977.23	18.75%
Purchase	22,831	47.70%	1,291,721,066.40	54.26%
Repair	9,383	19.60%	429,226,442.01	18.03%
Construction (re-mortgage)	142	0.30%	9,648,650.29	0.41%
Purchase (re-mortgage)	595	1.24%	39,149,404.67	1.64%
Repair (re-mortgage)	419	0.88%	26,771,085.17	1.12%
Equity Release	5,343	11.16%	137,852,919.41	5.79%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,271	98.76%	2,359,847,825.05	99.12%
Balloon	593	1.24%	20,983,720.14	0.88%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	44,020	91.97%	2,158,827,368.30	90.68%
Fixed Converting to Floating	3,762	7.86%	220,274,746.34	9.25%
Fixed to Maturity	82	0.17%	1,729,430.55	0.07%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

Fixed rate assets 9.32%
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,346	21.23%	330,528,122.53	15.31%
Euribor 1 Month	4,403	10.00%	262,098,801.54	12.14%
Euribor 3 Months	19,486	44.27%	1,010,143,358.31	46.79%
Eurobank OEK's Rate	145	0.33%	2,426,612.09	0.11%
Originator Rate	6,684	15.18%	119,623,985.37	5.54%
Saron 1M ISDA (CHF)	2,426	5.51%	270,411,162.22	12.53%
Saron 3M ISDA (CHF)	1,418	3.22%	161,221,382.97	7.47%
ESTR 1M ISDA (EUR)	80	0.18%	1,636,971.45	0.08%
Other	32	0.07%	736,971.82	0.03%
Grand Total	44,020	100.00%	2,158,827,368.30	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%	174,589.83	0.08%
ECB Tracker	41	1.09%	1,665,414.04	0.76%
Euribor 1 Month	438	11.64%	11,228,621.41	5.10%
Euribor 3 Months	3,221	85.62%	205,123,563.55	93.12%
Originator Rate	60	1.59%	2,082,557.51	0.95%
Grand Total	3,762	100.00%	220,274,746.34	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	77	2.05%	3,713,617.66	1.69%
1 Jan 2023 - 31 Dec 2023	559	14.86%	16,287,576.66	7.39%
1 Jan 2024 - 31 Dec 2025	124	3.30%	6,145,850.07	2.79%
1 Jan 2026 - 31 Dec 2030	453	12.04%	25,134,985.38	11.41%
1 Jan 2031 - 31 Dec 2035	716	19.03%	39,445,184.98	17.91%
1 Jan 2036 - 31 Dec 2040	801	21.29%	51,408,037.33	23.34%
1 Jan 2041 +	1,032	27.43%	78,139,494.26	35.47%
Grand Total	3,762	100.00%	220,274,746.34	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,855	99.98%	2,380,495,085.07	99.99%
Y	9	0.02%	336,460.12	0.01%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	9	100.00%	336,460.12	100.00%
OEK Subsidy				
Grand Total	9	100.00%	336,460.12	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,659	84.95%	2,118,093,318.76	88.96%
Y	7,205	15.05%	262,738,226.43	11.04%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,908	98.00%	2,317,421,907.92	97.34%
Y	956	2.00%	63,409,637.27	2.66%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,599	95.27%	2,228,284,359.77	93.59%
S	2,265	4.73%	152,547,185.42	6.41%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,554	91.00%	2,231,509,726.82	93.73%
Y	4,310	9.00%	149,321,818.38	6.27%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	45,709	95.50%	2,277,408,538.47	95.66%
Second home/Holiday houses	2,002	4.18%	96,573,611.33	4.06%
Buy-to-let/Non-Owner occupied	67	0.14%	2,909,889.43	0.12%
Other	86	0.18%	3,939,505.96	0.17%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	12,871	26.89%	717,818,392.33	30.15%
Other Private Employees	7,039	14.71%	372,129,245.67	15.63%
Pensioner	8,540	17.84%	301,838,329.69	12.68%
Civil Servant	4,494	9.39%	177,814,968.23	7.47%
Other Self employed	2,616	5.47%	176,390,822.37	7.41%
Unemployed	3,319	6.93%	147,590,759.83	6.20%
Bank employee	1,833	3.83%	126,259,011.82	5.30%
Civil Servant - Policeman	1,336	2.79%	67,206,774.16	2.82%
Salesman	1,107	2.31%	51,458,002.07	2.16%
Teacher	1,250	2.61%	48,567,963.08	2.04%
Military Personnel	899	1.88%	45,028,385.92	1.89%
Housewife	969	2.02%	42,033,451.07	1.77%
Independent means	541	1.13%	37,107,746.04	1.56%
Lawyers - Jurists	473	0.99%	36,978,079.65	1.55%
Accountant	577	1.21%	32,609,613.28	1.37%
Grand Total	47,864	100.00%	2,380,831,545.19	100.00%