

Report No: 137

Reporting Date: 22/11/2021

Period of Loan Data Reported:	Starting Date	Ending Date
	01/10/2021	31/10/2021

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

I Programme Details as of 22/11/2021

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%	21-Feb-22	20-Feb-23
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) 0.87

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-21	20-Jan-22	33	Act/360	0.0000%	0.00	-
4	20-Aug-21	22-Nov-21	94	Act/360	0.0000%	0.00	0.00
5	20-Sep-21	20-Dec-21	63	Act/360	0.0000%	0.00	-
6	20-Oct-21	20-Jan-22	33	Act/360	0.0000%	0.00	-
7	20-Aug-21	22-Nov-21	94	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 31/10/2021			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	463,316,719.75	2,039,195,456.88	2,475,833,586.89	466,848,941.20	2,062,553,737.77	2,493,623,858.91
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	460,974,398.98	2,033,213,264.07	2,467,643,948.25	465,735,738.14	2,054,979,808.43	2,485,022,041.25
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	381,234,350.13	1,888,040,877.36	2,247,323,084.63	389,570,253.47	1,907,041,085.03	2,266,755,077.15
A.4	Aggregate Original Principal O/S balance	501,988,449.16	3,025,266,193.46	3,527,254,642.62	500,579,573.58	3,048,471,667.16	3,549,051,240.74
A.5	Average Current Principal O/S balance	113,086.82	44,105.02	49,190.05	113,450.53	44,250.36	49,158.69
A.6	Average Original Principal O/S balance	122,525.86	65,432.38	70,079.76	121,647.53	65,402.41	69,965.13
A.7	Maximum Current Principal O/S balance	974,787.56	4,000,670.30	4,000,670.30	979,783.36	4,016,216.54	4,016,216.54
A.8	Maximum Original Principal O/S balance	1,136,701.16	5,500,000.00	5,500,000.00	1,800,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,097	46,235	50,332	4,115	46,611	50,726
A.10	Weighted Average Seasoning (years)	7.99	7.98	7.98	7.93	7.91	7.92
A.11	Weighted Average Remaining Maturity (years)	20.66	19.88	20.02	20.71	19.93	20.06
A.12	Weighted Average Current Indexed LTV percent (%)	90.21	63.31	68.05	88.75	63.50	67.86
A.13	Weighted Average Current Unindexed LTV percent (%)	66.30	48.27	51.45	65.26	48.44	51.35
A.14	Weighted Average Original LTV percent (%)	71.31	61.46	63.20	70.73	61.56	63.14
A.15	Weighted Average Interest Rate - Total (%)	0.42	2.07	1.78	0.42	2.07	1.79
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.57	1.17	0.90	0.56	1.20	0.91
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.25	95.77	95.50	95.86	95.13	95.26
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.78	2.85	3.01	2.58	3.44	3.29
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.46	1.08	1.15	1.32	1.07	1.11
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.51	0.29	0.33	0.24	0.37	0.34
A.21	FX Rate	1.06	-	-	1.08	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2021					
		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	5,822	1,620,949.79	51,744	8,046,668.80	57,566	9,574,281.46
B.2	Partial Prepayments	6	451,779.19	69	657,516.03	75	1,083,280.98
B.3	Whole Prepayments	3	761,886.47	76	2,596,665.12	79	3,314,680.83
B.4	Total Principal Receipts (B1+B2+B3)	-	2,834,615.45	-	11,300,849.95	-	13,972,243.27

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2021					
		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	4,411	152,171.70	48,149	3,268,255.65	52,560	3,411,665.04
C.2	Interest From Overdues	1,385	876.41	11,843	7,960.71	13,228	8,786.65
C.3	Total Interest Receipts (C1+C2)	-	153,048.11	-	3,276,216.36	-	3,420,451.69
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2021					
		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	3,893	436,675,143.05	44,418	1,953,011,582.11	48,311	2,364,542,204.15
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	189	24,299,255.93	1,682	80,201,681.96	1,871	103,101,744.09
A.3	Totals (A1+ A2)	4,082	460,974,398.98	46,100	2,033,213,264.07	50,182	2,467,643,948.25
A.4	In Arrears Loans 90 Days To 360 Days	15	2,342,320.77	135	5,982,192.81	150	8,189,638.64
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	15	2,342,320.77	135	5,982,192.81	150	8,189,638.64

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2021					
		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	149	17,519,686.40	1,281	58,088,510.70	1,430	74,599,382.81
B.2	60 Days < Installment <= 89 Days	40	6,779,569.53	401	22,113,171.26	441	28,502,361.28
B.3	Total (B1+B2=A4)	189	24,299,255.93	1,682	80,201,681.96	1,871	103,101,744.09
B.4	90 Days < Installment <= 119 Days	15	2,342,320.77	129	5,738,580.58	144	7,946,026.41
B.5	120 Days < Installment <= 360 Days	0	0.00	6	243,612.23	6	243,612.23
B.6	Total (B4+B5=A4)	15	2,342,320.77	135	5,982,192.81	150	8,189,638.64

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/10/2021					
		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	739,574.11	0.00	12,185,955.23	0.00	12,882,943.36
A.2	Number of Loans	0	15	0	297	0	312



Statutory Tests

as of 31/10/2021

Outstanding Bonds Principal	1,940,000,000.00	
Outstanding Accrued Interest on Bonds ¹	0.00	
Total Bonds Amount	1,940,000,000.00	
Current Outstanding Balance of Loans	2,475,833,586.89	
A. Adjusted Outstanding Principal of Loans ²	2,247,323,084.63	
B. Accrued Interest on Loans	4,210,277.07	
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	8,367,500.00	
Nominal Value (A+B+C+D-Z)	2,243,165,861.69	
Bonds / Nominal Value Assets Percentage	2,086,021,505.38	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,497,956,245.55	
Net Present Value of Liabilities	1,948,172,231.27	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,434,903,018.14	
Net Present Value of Liabilities	1,942,561,195.87	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,695,692,248.00	
Net Present Value of Liabilities	1,980,732,871.61	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	30,896,416.53	
Interest due on all series of covered bonds during 1st year	267,447.15	
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	268,829.17	
Required Reserve Amount	0.00	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	268,829.17	

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	4,097	8.14%	436,638,130.01	17.64%
EUR	46,235	91.86%	2,039,195,456.88	82.36%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,783	33.34%	381,765,526.72	10.82%
37.501 - 75.000	17,180	34.13%	944,911,311.43	26.79%
75.001 - 100.000	6,833	13.58%	603,559,390.37	17.11%
100.001 - 150.000	5,817	11.56%	717,333,198.25	20.34%
150.001 - 250.000	2,814	5.59%	530,920,183.32	15.05%
250.001 - 500.000	791	1.57%	258,553,955.84	7.33%
500.001 +	114	0.23%	90,211,076.69	2.56%
Grand Total	50,332	100.00%	3,527,254,642.62	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,366	54.37%	514,012,954.59	20.76%
37.501 - 75.000	13,590	27.00%	719,756,746.75	29.07%
75.001 - 100.000	3,906	7.76%	336,555,206.55	13.59%
100.001 - 150.000	3,308	6.57%	398,434,094.65	16.09%
150.001 - 250.000	1,608	3.19%	299,428,100.35	12.09%
250.001 - 500.000	483	0.96%	155,710,590.53	6.29%
500.001 +	71	0.14%	51,935,893.47	2.10%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,579	17.04%	199,055,166.22	8.04%
2005	3,371	6.70%	141,826,004.43	5.73%
2006	4,356	8.65%	199,990,215.92	8.08%
2007	3,574	7.10%	192,187,442.98	7.76%
2008	2,115	4.20%	114,227,450.24	4.61%
2009	1,529	3.04%	75,601,751.08	3.05%
2010	2,165	4.30%	114,375,076.04	4.62%
2011	2,162	4.30%	97,644,188.12	3.94%
2012	2,024	4.02%	67,755,938.64	2.74%
2013	1,447	2.87%	44,418,208.20	1.79%
2014	692	1.37%	22,794,839.14	0.92%
2015	539	1.07%	24,563,690.81	0.99%
2016	508	1.01%	26,934,301.04	1.09%
2017	700	1.39%	33,462,168.41	1.35%
2018	1,347	2.68%	53,358,091.03	2.16%
2019	2,762	5.49%	180,272,582.84	7.28%
2020	7,875	15.65%	569,237,952.79	22.99%
2021	4,587	9.11%	318,128,518.95	12.85%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	5,045	10.02%	56,561,712.81	2.28%
2026 - 2030	9,657	19.19%	238,433,711.58	9.63%
2031 - 2035	8,377	16.64%	356,003,785.26	14.38%
2036 - 2040	8,599	17.08%	503,554,021.67	20.34%
2041 - 2045	7,068	14.04%	443,285,468.21	17.90%
2046 +	11,586	23.02%	877,994,887.35	35.46%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,108	6.17%	32,445,217.50	1.31%
40.01 - 60 months	3,722	7.39%	51,603,839.01	2.08%
60.01 - 90 months	4,180	8.30%	92,509,032.46	3.74%
90.01 - 120 months	5,187	10.31%	171,722,522.21	6.94%
120.01 - 150 months	3,677	7.31%	149,898,051.20	6.05%
150.01 - 180 months	4,662	9.26%	225,492,899.35	9.11%
over 180 months	25,796	51.25%	1,752,162,025.15	70.77%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	7,487	14.88%	607,376,207.79	24.53%
1.01% - 2.00%	21,405	42.53%	1,117,017,913.38	45.12%
2.01% - 3.00%	5,131	10.19%	204,204,625.91	8.25%
3.01% - 4.00%	7,260	14.42%	348,740,983.15	14.09%
4.01% - 5.00%	6,033	11.99%	139,984,525.11	5.65%
5.01% - 6.00%	1,056	2.10%	27,901,444.85	1.13%
6.01% - 7.00%	676	1.34%	13,432,203.43	0.54%
7.01% +	1,284	2.55%	17,175,683.26	0.69%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,287	22.43%	173,712,976.23	7.02%
20.01% - 30.00%	5,896	11.71%	193,100,987.20	7.80%
30.01% - 40.00%	5,661	11.25%	231,169,364.50	9.34%
40.01% - 50.00%	4,821	9.58%	241,948,765.81	9.77%
50.01% - 60.00%	4,537	9.01%	256,677,823.08	10.37%
60.01% - 70.00%	4,266	8.48%	276,463,422.61	11.17%
70.01% - 80.00%	3,434	6.82%	236,770,037.38	9.56%
80.01% - 90.00%	2,576	5.12%	179,999,736.95	7.27%
90.01% - 100.00%	2,343	4.66%	182,960,415.91	7.39%
100.00% +	5,511	10.95%	503,030,057.23	20.32%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,401	28.61%	268,378,867.00	10.84%
20.01% - 30.00%	7,309	14.52%	279,635,025.35	11.29%
30.01% - 40.00%	6,782	13.47%	329,151,911.32	13.29%
40.01% - 50.00%	5,934	11.79%	344,222,293.52	13.90%
50.01% - 60.00%	5,136	10.20%	344,239,069.61	13.90%
60.01% - 70.00%	4,800	9.54%	361,019,146.37	14.58%
70.01% - 80.00%	3,612	7.18%	294,411,532.34	11.89%
80.01% - 90.00%	1,346	2.67%	135,644,662.93	5.48%
90.01% - 100.00%	526	1.05%	58,441,243.75	2.36%
100.00% +	486	0.97%	60,689,834.70	2.45%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,640	9.22%	90,249,844.22	3.65%
20.01% - 30.00%	5,350	10.63%	152,871,828.79	6.17%
30.01% - 40.00%	6,391	12.70%	239,511,035.32	9.67%
40.01% - 50.00%	7,036	13.98%	319,372,223.90	12.90%
50.01% - 60.00%	6,832	13.57%	358,510,780.36	14.48%
60.01% - 70.00%	6,307	12.53%	369,693,384.98	14.93%
70.01% - 80.00%	6,630	13.17%	424,132,970.80	17.13%
80.01% - 90.00%	3,537	7.03%	249,645,059.23	10.08%
90.01% - 100.00%	2,175	4.32%	175,475,421.01	7.09%
100.00% +	1,434	2.85%	96,371,038.26	3.89%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,931	43.57%	1,274,111,912.28	51.46%
Thessaloniki	7,000	13.91%	339,611,351.11	13.72%
Macedonia	5,243	10.42%	188,843,660.45	7.63%
Peloponnese	3,639	7.23%	149,831,193.61	6.05%
Thessaly	3,241	6.44%	119,482,083.13	4.83%
Sterea Ellada	2,692	5.35%	103,214,228.61	4.17%
Creta Island	1,870	3.72%	88,731,385.01	3.58%
Ionian Islands	759	1.51%	35,681,788.92	1.44%
Thrace	1,179	2.34%	44,744,254.30	1.81%
Epirus	1,297	2.58%	46,053,889.85	1.86%
Aegean Islands	1,481	2.94%	85,527,839.62	3.45%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	7,005	13.92%	495,018,760.91	19.99%
12 - 24	6,588	13.09%	486,186,302.39	19.64%
24 - 36	1,846	3.67%	94,288,799.55	3.81%
36 - 60	1,884	3.74%	82,088,465.45	3.32%
60 - 96	1,763	3.50%	73,479,481.47	2.97%
over 96	31,246	62.08%	1,244,771,777.11	50.28%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	30	0.06%	313,958.19	0.01%
5 - 10 years	1,482	2.94%	32,934,360.65	1.33%
10 - 15 years	4,652	9.24%	137,167,800.09	5.54%
15 - 20 years	8,340	16.57%	306,926,349.98	12.40%
20 - 25 years	9,224	18.33%	438,275,720.46	17.70%
25 - 30 years	14,083	27.98%	712,201,073.57	28.77%
30 - 35 years	7,336	14.58%	544,058,088.81	21.97%
35 years +	5,185	10.30%	303,956,235.13	12.28%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	37,102	73.71%	1,727,724,875.54	69.78%
Houses	13,230	26.29%	748,108,711.34	30.22%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,743	19.36%	477,182,331.00	19.27%
Purchase	23,385	46.46%	1,315,992,185.60	53.15%
Repair	9,900	19.67%	450,880,097.05	18.21%
Construction (re-mortgage)	154	0.31%	10,311,351.66	0.42%
Purchase (re-mortgage)	625	1.24%	39,995,578.99	1.62%
Repair (re-mortgage)	446	0.89%	27,498,398.14	1.11%
Equity Release	6,079	12.08%	153,973,644.45	6.22%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	48,880	97.12%	2,433,332,187.98	98.28%
Balloon	1,452	2.88%	42,501,398.91	1.72%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,427	92.24%	2,293,570,056.57	92.64%
Fixed Converting to Floating	3,816	7.58%	180,715,535.67	7.30%
Fixed to Maturity	89	0.18%	1,547,994.64	0.06%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

Fixed rate assets 7.36%
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Liber 1 Month (CHF)	2,629	5.66%	282,857,964.52	12.33%
Liber 3 Months (CHF)	1,404	3.02%	151,033,037.92	6.59%
ECB Tracker	10,175	21.92%	385,183,164.25	16.79%
Euribor 1 Month	4,464	9.62%	269,315,370.81	11.74%
Euribor 3 Months	20,247	43.61%	1,062,562,850.28	46.33%
Liber 1 Month (Euro)	89	0.19%	1,969,993.05	0.09%
Eurobank OEK's Rate	166	0.36%	3,108,021.34	0.14%
Euribor 6 Months	3	0.01%	26,152.32	0.00%
TBank OEK's Rate	25	0.05%	522,671.77	0.02%
TBank GG Rate	8	0.02%	234,103.44	0.01%
Originator Rate	7,217	15.54%	136,756,726.87	5.96%
Grand Total	46,427	100.00%	2,293,570,056.57	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Liber 1 Month (CHF)	6	0.16%	293,396.10	0.16%
Liber 3 Months (CHF)	22	0.58%	843,089.78	0.47%
ECB Tracker	89	2.33%	3,331,137.49	1.84%
Euribor 1 Month	704	18.45%	17,544,668.15	9.71%
Euribor 3 Months	2,861	74.97%	153,605,831.32	85.00%
Originator Rate	134	3.51%	5,097,412.83	2.82%
Grand Total	3,816	100.00%	180,715,535.67	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 2021 - 31 Dec 2021	68	1.78%	2,307,978.06	1.28%
1 Jan 2022 +	3,748	98.22%	178,407,557.61	98.72%
Grand Total	3,816	100.00%	180,715,535.67	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,313	99.96%	2,475,098,108.29	99.97%
Y	19	0.04%	735,478.60	0.03%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	18	94.74%	733,059.56	99.67%
OEK Subsidy	1	5.26%	2,419.04	0.33%
Grand Total	19	100.00%	735,478.60	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,734	82.92%	2,168,537,157.29	87.59%
Y	8,598	17.08%	307,296,429.60	12.41%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,247	97.84%	2,399,880,612.38	96.93%
Y	1,085	2.16%	75,952,974.51	3.07%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,053	95.47%	2,323,243,783.24	93.84%
S	2,279	4.53%	152,589,803.64	6.16%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,784	90.96%	2,317,317,215.69	93.60%
Y	4,548	9.04%	158,516,371.20	6.40%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	48,161	95.69%	2,370,387,975.42	95.74%
Second home/Holiday houses	2,015	4.00%	98,618,291.94	3.98%
Buy-to-let/Non-Owner occupied	74	0.15%	3,457,578.12	0.14%
Other	82	0.16%	3,369,741.41	0.14%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,540	26.90%	768,770,140.01	31.05%
Other Private Employees	7,020	13.95%	360,799,427.45	14.57%
Pensioner	8,751	17.39%	308,604,832.00	12.46%
Other Self employed	2,821	5.60%	183,957,956.59	7.43%
Civil Servant	4,599	9.14%	177,293,878.88	7.16%
Unemployed	3,802	7.55%	162,886,296.28	6.58%
Bank employee	1,898	3.77%	128,687,703.50	5.20%
Civil Servant - Policeman	1,359	2.70%	67,838,489.68	2.74%
Salesman	1,171	2.33%	54,245,543.45	2.19%
Teacher	1,327	2.64%	52,996,834.37	2.14%
Housewife	1,114	2.21%	47,392,056.88	1.91%
Military Personnel	923	1.83%	46,316,415.23	1.87%
Independent means	579	1.15%	44,734,572.85	1.81%
Lawyers - Jurists	493	0.98%	38,288,857.79	1.55%
Civil Servant - Primary school teachers	935	1.86%	33,020,581.91	1.33%
Grand Total	50,332	100.00%	2,475,833,586.89	100.00%