

EUROBANK S.A.  
**Covered Bond III Programme**  
Investor Report



Report No: **55**  
Reporting Date: **20/7/2023**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2023	30/6/2023

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

**I Programme Details** as of 20/7/2023

Series	Issue Date	ISIN	S&P's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	A	500,000,000.00	Euribor 3M + 0,50%	20-Jan-27	20-Jan-77
2	16-Nov-18	XS1900633212	A	500,000,000.00	Euribor 3M + 0,50%	20-Nov-23	20-Nov-73
3	16-Nov-18	XS1910934535	A	500,000,000.00	Euribor 3M + 0,50%	22-Jan-24	22-Jan-74
				1,500,000,000.00			

Fixed Rate Bonds **0%**  
Liability WAL (in years) **1.53**

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Apr-23	20-Jul-23	91	Act/360	3.7000%	4,676,388.89	4,676,388.89
2	22-May-23	21-Aug-23	59	Act/360	3.8830%	3,181,902.78	-
3	20-Apr-23	20-Jul-23	91	Act/360	3.7000%	4,676,388.89	4,676,388.89

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/6/2023			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	228,230,837.44	1,565,109,871.32	1,798,284,000.29	230,603,688.70	1,584,686,938.97	1,821,835,940.10
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	228,230,837.44	1,564,611,325.69	1,797,785,454.66	230,603,688.70	1,584,578,290.74	1,821,727,291.87
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	215,166,183.92	1,561,797,266.15	1,781,623,771.99	211,667,983.12	1,575,861,833.43	1,793,537,669.63
A.4	Aggregate Original Principal O/S balance	367,044,701.81	3,148,904,320.29	3,515,949,022.10	369,054,512.31	3,181,906,621.91	3,550,961,134.22
A.5	Average Current Principal O/S balance	71,233.10	35,513.37	38,038.79	71,505.02	35,551.02	38,113.72
A.6	Average Original Principal O/S balance	114,558.27	71,450.71	74,372.27	114,435.51	71,383.21	74,287.89
A.7	Maximum Current Principal O/S balance	661,486.86	962,736.33	962,736.33	663,124.33	964,508.98	964,508.98
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	2,000,000.00	900,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,204	44,071	47,275	3,225	44,575	47,800
A.10	Weighted Average Seasoning (years)	16.46	12.99	13.44	16.38	12.93	13.38
A.11	Weighted Average Remaining Maturity (years)	13.55	15.65	15.37	13.58	15.68	15.41
A.12	Weighted Average Current Indexed LTV percent (%)	60.57	40.52	43.12	68.29	44.78	47.84
A.13	Weighted Average Current Unindexed LTV percent (%)	52.01	38.86	40.56	52.47	38.95	40.71
A.14	Weighted Average Original LTV percent (%)	67.08	67.47	67.42	67.09	67.44	67.40
A.15	Weighted Average Interest Rate - Total (%)	2.59	4.65	4.39	2.61	4.67	4.40
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.30	3.49	2.55	4.37	3.53
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.01	93.27	94.01	99.07	93.29	94.04
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.87	6.18	5.49	0.82	5.87	5.21
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.12	0.53	0.47	0.12	0.83	0.74
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.03	0.03	0.00	0.01	0.01
A.21	FX Rate	0.9788	-	-	0.9724	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2023					
		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	4,450	1,626,840.50	54,561	9,639,218.65	59,011	11,474,836.67
B.2	Partial Prepayments	8	164,796.29	163	1,799,444.03	171	2,003,214.79
B.3	Whole Prepayments	10	308,799.73	183	4,680,414.21	193	5,090,587.85
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,100,436.52</b>	-	<b>16,119,076.89</b>	-	<b>18,568,639.31</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2023					
		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	3,791	489,172.95	50,622	6,076,121.15	54,413	6,575,889.18
C.2	Interest From Overdues	1,322	1,266.17	10,354	10,354.41	11,676	11,648.00
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>490,439.12</b>	-	<b>6,086,475.56</b>	<b>66,089</b>	<b>6,587,537.19</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)					-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/6/2023					
		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	3,169	225,969,628.87	39,429	1,459,702,214.83	42,598	1,690,566,159.32
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	2,261,208.57	4,625	104,909,110.86	4,660	107,219,295.34
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,204</b>	<b>228,230,837.44</b>	<b>44,054</b>	<b>1,564,611,325.69</b>	<b>47,258</b>	<b>1,797,785,454.66</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	17	498,545.63	17	498,545.63
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>17</b>	<b>498,545.63</b>	<b>17</b>	<b>498,545.63</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/6/2023					
		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	27	1,987,284.57	4,315	96,674,011.56	4,342	98,704,339.07
B.2	60 Days < Installment <= 89 Days	8	273,924.00	310	8,235,099.30	318	8,514,956.27
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>35</b>	<b>2,261,208.57</b>	<b>4,625</b>	<b>104,909,110.86</b>	<b>4,660</b>	<b>107,219,295.34</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	17	498,545.63	17	498,545.63
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>17</b>	<b>498,545.63</b>	<b>17</b>	<b>498,545.63</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/6/2023					
		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	277,119.24	0.00	3,292,211.42	0.00	3,575,332.83
A.2	Number of Loans	0	11	0	309	0	320



## Statutory Tests

as of 30/6/2023

Outstanding Bonds Principal	1,500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	9,557,222.22	
Total Bonds Amount	<b>1,509,557,222.22</b>	
Current Outstanding Balance of Loans	1,798,284,000.29	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,781,623,771.99	
B. Accrued Interest on Loans	7,491,805.64	
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	11,451,388.89	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,777,664,188.74</b>	
Bonds / Nominal Value Assets Percentage	1,745,152,858.06	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	1,968,936,735.87	
Net Present Value of Liabilities	1,523,127,478.29	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	1,878,181,425.17	
Net Present Value of Liabilities	1,521,457,819.96	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,077,686,314.86	
Net Present Value of Liabilities	1,525,395,035.85	
<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	76,637,070.75	
Interest due on all series of covered bonds during 1st year	47,691,011.50	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	36,504,428.68	
Required Reserve Amount	47,823,764.19	
Amount credited to the account (payment to BoNY)	11,319,335.52	
Available (Outstanding) Reserve Amount t	47,823,764.20	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of 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.

<b>IV</b>	<b>Portfolio Stratifications</b>
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,204	6.78%	233,174,128.97	12.97%
EUR	44,071	93.22%	1,565,109,871.32	87.03%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	12,171	25.75%	296,958,875.34	8.45%
37.501 - 75.000	17,909	37.88%	1,014,846,169.51	28.86%
75.001 - 100.000	7,552	15.97%	673,156,771.72	19.15%
100.001 - 150.000	6,421	13.58%	795,800,156.21	22.63%
150.001 - 250.000	2,529	5.35%	477,822,669.78	13.59%
250.001 - 500.000	617	1.31%	200,973,588.27	5.72%
500.001 +	76	0.16%	56,390,791.27	1.60%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>3,515,949,022.10</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,098	63.67%	520,760,150.50	28.96%
37.501 - 75.000	11,545	24.42%	608,812,684.35	33.86%
75.001 - 100.000	2,853	6.03%	246,003,398.56	13.68%
100.001 - 150.000	1,904	4.03%	228,171,184.78	12.69%
150.001 - 250.000	678	1.43%	125,048,506.55	6.95%
250.001 - 500.000	178	0.38%	56,693,778.98	3.15%
500.001 +	19	0.04%	12,794,296.57	0.71%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	11,890	25.15%	263,509,586.54	14.65%
2005	4,635	9.80%	184,619,557.22	10.27%
2006	6,716	14.21%	281,211,335.95	15.64%
2007	5,398	11.42%	234,603,166.25	13.05%
2008	3,312	7.01%	136,280,167.85	7.58%
2009	2,556	5.41%	84,345,703.93	4.69%
2010	2,384	5.04%	86,088,055.28	4.79%
2011	1,440	3.05%	47,457,498.72	2.64%
2012	1,174	2.48%	38,378,454.09	2.13%
2013	885	1.87%	27,698,001.82	1.54%
2014	346	0.73%	10,376,461.47	0.58%
2015	198	0.42%	7,751,088.30	0.43%
2016	235	0.50%	11,263,890.28	0.63%
2017	452	0.96%	22,333,152.09	1.24%
2018	706	1.49%	33,599,208.88	1.87%
2019	493	1.04%	26,808,051.23	1.49%
2020	523	1.11%	33,809,304.59	1.88%
2021	2,091	4.42%	138,983,059.59	7.73%
2022	1,666	3.52%	116,772,947.30	6.49%
2023	175	0.37%	12,395,308.92	0.69%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	4,629	9.79%	36,224,378.07	2.01%
2026 - 2030	13,833	29.26%	273,900,804.33	15.23%
2031 - 2035	10,435	22.07%	378,596,675.45	21.05%
2036 - 2040	8,019	16.96%	409,954,445.89	22.80%
2041 - 2045	4,413	9.33%	271,905,313.68	15.12%
2046 +	5,946	12.58%	427,702,382.87	23.78%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,590	13.94%	60,912,409.51	3.39%
40.01 - 60 months	4,176	8.83%	65,607,478.93	3.65%
60.01 - 90 months	6,595	13.95%	157,274,701.78	8.75%
90.01 - 120 months	7,294	15.43%	227,672,861.94	12.66%
120.01 - 150 months	3,750	7.93%	155,369,364.62	8.64%
150.01 - 180 months	5,862	12.40%	290,327,879.87	16.14%
over 180 months	13,008	27.52%	841,119,303.63	46.77%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5	0.01%	440,919.57	0.02%
1.01% - 2.00%	50	0.11%	4,543,112.94	0.25%
2.01% - 3.00%	2,859	6.05%	221,370,263.29	12.31%
3.01% - 4.00%	5,602	11.85%	348,790,293.84	19.40%
4.01% - 5.00%	27,672	58.53%	903,780,105.93	50.26%
5.01% - 6.00%	6,322	13.37%	181,545,930.56	10.10%
6.01% - 7.00%	2,937	6.21%	99,613,533.66	5.54%
7.01% +	1,828	3.87%	38,199,840.50	2.12%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,745	37.54%	279,642,988.75	15.55%
20.01% - 30.00%	8,265	17.48%	282,142,264.64	15.69%
30.01% - 40.00%	6,890	14.57%	312,960,464.92	17.40%
40.01% - 50.00%	5,545	11.73%	306,857,200.52	17.06%
50.01% - 60.00%	3,962	8.38%	248,902,828.02	13.84%
60.01% - 70.00%	2,737	5.79%	189,202,374.16	10.52%
70.01% - 80.00%	1,410	2.98%	104,149,718.17	5.79%
80.01% - 90.00%	320	0.68%	26,221,981.93	1.46%
90.01% - 100.00%	112	0.24%	7,891,976.40	0.44%
100.00% +	289	0.61%	40,312,202.80	2.24%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</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%	17,472	36.96%	289,579,870.98	16.10%
20.01% - 30.00%	9,516	20.13%	324,795,151.13	18.06%
30.01% - 40.00%	7,935	16.78%	359,159,040.20	19.97%
40.01% - 50.00%	5,085	10.76%	291,287,027.73	16.20%
50.01% - 60.00%	3,531	7.47%	227,707,530.15	12.66%
60.01% - 70.00%	2,295	4.85%	167,263,682.00	9.30%
70.01% - 80.00%	1,075	2.27%	89,822,382.27	4.99%
80.01% - 90.00%	217	0.46%	25,878,683.53	1.44%
90.01% - 100.00%	88	0.19%	13,884,164.37	0.77%
100.00% +	61	0.13%	8,906,467.93	0.50%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</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%	2,660	5.63%	41,541,934.19	2.31%
20.01% - 30.00%	3,995	8.45%	87,156,621.93	4.85%
30.01% - 40.00%	5,659	11.97%	152,449,536.91	8.48%
40.01% - 50.00%	7,134	15.09%	230,988,014.19	12.84%
50.01% - 60.00%	7,630	16.14%	293,229,110.69	16.31%
60.01% - 70.00%	6,904	14.60%	302,446,472.57	16.82%
70.01% - 80.00%	6,863	14.52%	331,463,121.74	18.43%
80.01% - 90.00%	3,431	7.26%	164,842,611.06	9.17%
90.01% - 100.00%	2,051	4.34%	122,760,380.85	6.83%
100.00% +	948	2.01%	71,406,196.17	3.97%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,310	40.85%	889,334,413.70	49.45%
Thessaloniki	6,788	14.36%	234,751,339.36	13.05%
Macedonia	5,377	11.37%	146,392,175.19	8.14%
Peloponnese	3,503	7.41%	115,209,130.57	6.41%
Thessaly	3,390	7.17%	100,082,915.49	5.57%
Stereia Ellada	2,548	5.39%	77,938,848.29	4.33%
Creta Island	1,875	3.97%	70,972,840.86	3.95%
Ionian Islands	756	1.60%	28,460,930.89	1.58%
Thrace	1,220	2.58%	37,467,377.87	2.08%
Epirus	1,407	2.98%	42,798,474.34	2.38%
Aegean Islands	1,101	2.33%	54,875,553.73	3.05%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	950	2.01%	67,155,773.08	3.73%
12 - 24	2,110	4.46%	143,881,297.59	8.00%
24 - 36	1,198	2.53%	78,516,137.70	4.37%
36 - 60	959	2.03%	52,125,821.00	2.90%
60 - 96	1,166	2.47%	56,612,951.38	3.15%
over 96	40,892	86.50%	1,399,992,019.54	77.85%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</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	6	0.01%	57,665.83	0.00%
5 - 10 years	361	0.76%	6,776,901.68	0.38%
10 - 15 years	3,717	7.86%	60,666,482.99	3.37%
15 - 20 years	7,930	16.77%	190,253,466.11	10.58%
20 - 25 years	9,938	21.02%	353,224,082.74	19.64%
25 - 30 years	16,815	35.57%	675,767,414.83	37.58%
30 - 35 years	3,911	8.27%	226,919,228.58	12.62%
35 years +	4,597	9.72%	284,618,757.56	15.83%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	36,784	77.81%	1,325,135,325.21	73.69%
Houses	10,491	22.19%	473,148,675.08	26.31%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,719	20.56%	372,994,158.46	20.74%
Purchase	26,264	55.56%	1,084,448,736.54	60.30%
Repair	8,734	18.47%	267,873,235.43	14.90%
Construction (re-mortgage)	88	0.19%	5,447,946.02	0.30%
Purchase (re-mortgage)	514	1.09%	24,702,563.27	1.37%
Repair (re-mortgage)	266	0.56%	11,552,875.60	0.64%
Equity Release	1,690	3.57%	31,264,484.98	1.74%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,141	99.72%	1,784,379,860.82	99.23%
Balloon	134	0.28%	13,904,139.48	0.77%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,551	87.89%	1,433,755,352.87	79.73%
Fixed Converting to Floating	5,616	11.88%	362,964,005.10	20.18%
Fixed to Maturity	108	0.23%	1,564,642.32	0.09%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

Fixed rate assets **20.27%**  
Asset WAL (in years) **6.84**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	680	1.64%	28,493,504.77	1.99%
Euribor 1 Month	82	0.20%	2,650,396.87	0.18%
Euribor 3 Months	418	1.01%	17,994,625.95	1.26%
Eurobank OEK's Rate	84	0.20%	1,214,765.37	0.08%
Originator Rate	10,072	24.24%	196,692,786.48	13.72%
Saron 1M ISDA (CHF)	98	0.24%	6,212,708.91	0.43%
Saron 3M ISDA (CHF)	30	0.07%	2,002,310.18	0.14%
ESTR 1M ISDA (EUR)	29	0.07%	424,986.36	0.03%
Cap ECB Tracker	18,551	44.65%	619,156,594.31	43.18%
Cap Saron ISDA (CHF)	3,019	7.27%	221,317,341.88	15.44%
Cap Euribor 3 Months	7,028	16.91%	277,682,966.31	19.37%
Cap Euribor 1 Month	1,410	3.39%	59,318,394.49	4.14%
Other	50	0.12%	593,971.00	0.04%
<b>Grand Total</b>	<b>41,551</b>	<b>100.00%</b>	<b>1,433,755,352.87</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	33	0.59%	1,364,006.57	0.38%
Euribor 1 Month	31	0.55%	1,354,486.80	0.37%
Euribor 3 Months	5,477	97.52%	358,047,513.23	98.65%
Originator Rate	75	1.34%	2,197,998.50	0.61%
<b>Grand Total</b>	<b>5,616</b>	<b>100.00%</b>	<b>362,964,005.10</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 2023 - 31 Dec 2023	50	0.89%	2,092,132.14	0.58%
1 Jan 2024 - 31 Dec 2025	118	2.10%	6,975,659.85	1.92%
1 Jan 2026 - 31 Dec 2030	1,189	21.17%	65,695,063.86	18.10%
1 Jan 2031 - 31 Dec 2035	1,152	20.51%	73,723,908.25	20.31%
1 Jan 2036 - 31 Dec 2040	1,154	20.55%	73,194,094.29	20.17%
1 Jan 2041 +	1,953	34.78%	141,283,146.71	38.92%
<b>Grand Total</b>	<b>5,616</b>	<b>100.00%</b>	<b>362,964,005.10</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,275	100.00%	1,798,284,000.29	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	38,653	81.76%	1,595,785,020.66	88.74%
Y	8,622	18.24%	202,498,979.64	11.26%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	45,440	96.12%	1,690,166,422.97	93.99%
Y	1,835	3.88%	108,117,577.33	6.01%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,275	100.00%	1,798,284,000.29	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,289	91.57%	1,700,802,805.15	94.58%
Y	3,986	8.43%	97,481,195.15	5.42%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	45,256	95.73%	1,717,898,756.93	95.53%
Second home/Holiday houses	1,845	3.90%	73,180,713.12	4.07%
Buy-to-let/Non-Owner occupied	71	0.15%	3,855,864.05	0.21%
Other	103	0.22%	3,348,666.20	0.19%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,942	25.26%	525,522,121.73	29.22%
Other Private Employees	7,710	16.31%	327,133,648.26	18.19%
Civil Servant	6,043	12.78%	204,197,793.60	11.36%
Pensioner	8,074	17.08%	203,541,254.75	11.32%
Other Self Employed	2,320	4.91%	123,547,925.94	6.87%
Civil Servant - Policeman	1,693	3.58%	74,723,377.12	4.16%
Unemployed	1,859	3.93%	56,139,343.72	3.12%
Teacher	1,791	3.79%	55,945,383.88	3.11%
Military Personnel	1,181	2.50%	48,585,909.49	2.70%
Salesman	1,148	2.43%	40,936,860.26	2.28%
Civil Servant - Primary School Teachers	1,381	2.92%	39,203,495.67	2.18%
Lawyers - Jurists	441	0.93%	29,259,197.81	1.63%
Accountant	558	1.18%	24,860,487.32	1.38%
Housewife	723	1.53%	24,074,175.81	1.34%
Independent Means	411	0.87%	20,613,024.94	1.15%
<b>Grand Total</b>	<b>47,275</b>	<b>100.00%</b>	<b>1,798,284,000.29</b>	<b>100.00%</b>