

Report No: 146

Reporting Date: 22/8/2022

Period of Loan Data Reported:	Starting Date	Ending Date
	01/07/2022	31/07/2022

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

I Programme Details as of 22/8/2022

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) 1.27

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jul-22	20-Oct-22	33	Act/360	0.5470%	310,878.33	-
4	20-May-22	22-Aug-22	94	Act/360	0.1320%	103,400.00	103,400.00
5	20-Jun-22	20-Sep-22	63	Act/360	0.3280%	86,100.00	-
6	20-Jul-22	20-Oct-22	33	Act/360	0.5470%	135,382.50	-
7	20-May-22	22-Aug-22	94	Act/360	0.1320%	206,800.00	206,800.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/07/2022			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	446,373,680.01	1,974,901,109.01	2,433,002,176.34	451,146,306.66	1,999,610,052.67	2,452,568,191.89
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	442,904,145.83	1,966,982,583.41	2,421,522,962.96	448,468,272.87	1,990,563,317.58	2,440,832,667.85
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	360,295,148.09	1,846,072,102.16	2,215,833,132.63	369,363,554.10	1,867,262,159.54	2,238,109,101.41
A.4	Aggregate Original Principal O/S balance	516,704,931.46	2,963,214,195.54	3,479,919,127.00	514,508,165.03	2,990,768,593.12	3,505,276,758.15
A.5	Average Current Principal O/S balance	111,845.07	44,196.06	49,983.61	112,113.89	44,262.66	49,848.95
A.6	Average Original Principal O/S balance	129,467.53	66,313.40	71,491.48	127,859.88	66,202.60	71,245.46
A.7	Maximum Current Principal O/S balance	961,917.79	1,701,186.79	1,701,186.79	962,667.52	1,707,937.91	1,707,937.91
A.8	Maximum Original Principal O/S balance	1,237,842.36	5,500,000.00	5,500,000.00	1,210,997.59	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	3,991	44,685	48,676	4,024	45,176	49,200
A.10	Weighted Average Seasoning (years)	7.96	8.00	7.99	7.89	7.94	7.93
A.11	Weighted Average Remaining Maturity (years)	20.52	19.80	19.93	20.58	19.85	19.98
A.12	Weighted Average Current Indexed LTV percent (%)	92.90	61.13	67.11	91.01	61.27	66.76
A.13	Weighted Average Current Unindexed LTV percent (%)	70.44	48.15	52.35	69.00	48.26	52.09
A.14	Weighted Average Original LTV percent (%)	74.86	61.61	64.10	73.82	61.64	63.89
A.15	Weighted Average Interest Rate - Total (%)	0.55	2.11	1.81	0.43	2.07	1.77
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.76	1.27	1.03	0.57	1.21	0.91
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.88	94.79	94.81	95.05	94.06	94.25
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.98	3.45	3.36	3.02	4.07	3.87
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.36	1.36	1.36	1.34	1.42	1.40
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.78	0.40	0.47	0.59	0.45	0.48
A.21	FX Rate	0.9744			0.9960		

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2022					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	5,896	1,597,287.29	52,464	8,141,690.15	58,360	9,780,942.29
B.2	Partial Prepayments	1	9,896.00	94	808,371.97	95	818,527.96
B.3	Whole Prepayments	9	1,002,361.61	86	2,749,733.14	95	3,778,429.37
B.4	Total Principal Receipts (B1+B2+B3)	-	2,609,544.90	-	11,699,795.26	-	14,377,899.63

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2022					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	4,466	156,732.80	49,061	3,279,762.31	53,527	3,440,612.88
C.2	Interest From Overdues	2,356	1,259.50	17,452	10,245.92	19,808	11,538.51
C.3	Total Interest Receipts (C1+C2)	-	157,992.30	-	3,290,008.23	-	3,452,151.40
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/07/2022					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,797	423,532,110.66	42,493	1,872,030,450.66	46,290	2,306,689,841.73
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	172	19,372,035.17	2,006	94,952,132.75	2,178	114,833,121.22
A.3	Totals (A1+ A2)	3,969	442,904,145.83	44,499	1,966,982,583.41	48,468	2,421,522,962.96
A.4	In Arrears Loans 90 Days To 360 Days	22	3,469,534.18	186	7,918,525.60	208	11,479,213.39
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	22	3,469,534.18	186	7,918,525.60	208	11,479,213.39

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2022					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	119	13,291,709.92	1,496	68,092,901.73	1,615	81,733,819.14
B.2	60 Days < Installment <= 89 Days	53	6,080,325.25	510	26,859,231.02	563	33,099,302.09
B.3	Total (B1+B2=A4)	172	19,372,035.17	2,006	94,952,132.75	2,178	114,833,121.22
B.4	90 Days < Installment <= 119 Days	22	3,469,534.18	186	7,918,525.60	208	11,479,213.39
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	22	3,469,534.18	186	7,918,525.60	208	11,479,213.39

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/07/2022					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	2,157,871.02	0.00	13,064,920.03	0.00	15,279,483.88
A.2	Number of Loans	0	24	0	403	0	427



Statutory Tests

as of 31/7/2022

Outstanding Bonds Principal	1,940,000,000.00
Outstanding Accrued Interest on Bonds ¹	460,576.67
Total Bonds Amount	1,940,460,576.67
Current Outstanding Balance of Loans	2,433,002,176.34
A. Adjusted Outstanding Principal of Loans ²	2,215,833,132.63
B. Accrued Interest on Loans	4,143,760.37
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	12,264,166.67

Nominal Value (A+B+C+D-Z)

2,207,712,726.33

Bonds / Nominal Value Assets Percentage

2,086,516,749.10

Nominal Value Test Result

Pass

Net Present Value Test

Pass

Net Present Value	2,547,212,622.54
Net Present Value of Liabilities	1,951,060,490.37

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value	2,472,363,221.74
Net Present Value of Liabilities	1,946,139,492.65

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value	2,646,978,728.59
Net Present Value of Liabilities	1,966,247,199.76

Interest Rate Coverage Test

Pass

Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	48,965,359.72
Interest due on all series of covered bonds during 1st year	21,371,117.02

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	3,795,268.71
Required Reserve Amount	5,917,748.39
Amount credited to the account (payment to BoNY)	2,122,479.68
Available (Outstanding) Reserve Amount t	5,917,748.39

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)

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,991	8.20%	458,101,067.33	18.83%
EUR	44,685	91.80%	1,974,901,109.01	81.17%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	15,603	32.05%	361,844,895.93	10.40%
37.501 - 75.000	16,780	34.47%	923,683,584.12	26.54%
75.001 - 100.000	6,754	13.88%	596,218,958.32	17.13%
100.001 - 150.000	5,779	11.87%	712,785,061.21	20.48%
150.001 - 250.000	2,850	5.86%	537,934,703.37	15.46%
250.001 - 500.000	800	1.64%	261,835,933.68	7.52%
500.001 +	110	0.23%	85,615,990.37	2.46%
Grand Total	48,676	100.00%	3,479,919,127.00	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	26,267	53.96%	488,938,646.88	20.10%
37.501 - 75.000	13,024	26.76%	690,870,445.60	28.40%
75.001 - 100.000	3,814	7.84%	328,271,317.25	13.49%
100.001 - 150.000	3,319	6.82%	400,147,759.27	16.45%
150.001 - 250.000	1,671	3.43%	311,251,876.43	12.79%
250.001 - 500.000	510	1.05%	164,862,229.47	6.78%
500.001 +	71	0.15%	48,659,901.44	2.00%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,944	16.32%	170,988,073.00	7.03%
2005	3,191	6.56%	129,682,455.46	5.33%
2006	4,041	8.30%	177,994,553.09	7.32%
2007	3,179	6.53%	172,718,096.45	7.10%
2008	1,965	4.04%	99,068,716.78	4.07%
2009	1,427	2.93%	67,198,177.92	2.76%
2010	2,033	4.18%	102,945,315.32	4.23%
2011	2,028	4.17%	88,867,076.61	3.65%
2012	1,774	3.64%	60,075,552.44	2.47%
2013	1,294	2.66%	38,797,283.00	1.59%
2014	637	1.31%	20,248,503.26	0.83%
2015	503	1.03%	22,146,930.24	0.91%
2016	495	1.02%	25,073,327.69	1.03%
2017	580	1.19%	28,791,303.88	1.18%
2018	928	1.91%	41,146,144.97	1.69%
2019	2,644	5.43%	172,604,352.21	7.09%
2020	7,599	15.61%	553,208,967.48	22.74%
2021	5,811	11.94%	417,209,585.52	17.15%
2022	603	1.24%	44,237,761.02	1.82%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2022 - 2025	4,108	8.44%	37,372,048.86	1.54%
2026 - 2030	9,198	18.90%	205,780,644.39	8.46%
2031 - 2035	8,164	16.77%	333,220,877.25	13.70%
2036 - 2040	8,445	17.35%	483,023,943.05	19.85%
2041 - 2045	6,936	14.25%	444,993,763.18	18.29%
2046 +	11,825	24.29%	928,610,899.62	38.17%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	3,202	6.58%	32,646,426.85	1.34%
40.01 - 60 months	4,024	8.27%	48,691,947.95	2.00%
60.01 - 90 months	3,702	7.61%	90,605,361.63	3.72%
90.01 - 120 months	5,035	10.34%	164,928,534.39	6.78%
120.01 - 150 months	3,403	6.99%	139,445,025.68	5.73%
150.01 - 180 months	5,052	10.38%	254,556,433.21	10.46%
over 180 months	24,258	49.84%	1,702,128,446.64	69.96%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	6,483	13.32%	594,267,483.87	24.43%
1.01% - 2.00%	20,938	43.02%	1,088,127,080.54	44.72%
2.01% - 3.00%	4,804	9.87%	184,613,549.10	7.59%
3.01% - 4.00%	7,368	15.14%	364,618,109.41	14.99%
4.01% - 5.00%	6,415	13.18%	151,367,547.03	6.22%
5.01% - 6.00%	941	1.93%	23,913,060.68	0.98%
6.01% - 7.00%	632	1.30%	12,011,012.38	0.49%
7.01% +	1,095	2.25%	14,084,333.32	0.58%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,637	23.91%	181,378,272.38	7.45%
20.01% - 30.00%	5,871	12.06%	195,594,125.01	8.04%
30.01% - 40.00%	5,216	10.72%	222,000,641.26	9.12%
40.01% - 50.00%	4,820	9.90%	248,373,277.47	10.21%
50.01% - 60.00%	4,458	9.16%	263,352,061.96	10.82%
60.01% - 70.00%	4,021	8.26%	262,625,154.38	10.79%
70.01% - 80.00%	3,352	6.89%	241,850,152.64	9.94%
80.01% - 90.00%	2,388	4.91%	170,018,390.67	6.99%
90.01% - 100.00%	2,204	4.53%	175,666,025.45	7.22%
100.00% +	4,709	9.67%	472,144,075.12	19.41%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,199	29.17%	262,936,132.30	10.81%
20.01% - 30.00%	7,059	14.50%	269,443,293.51	11.07%
30.01% - 40.00%	6,458	13.27%	319,224,351.16	13.12%
40.01% - 50.00%	5,484	11.27%	319,118,540.82	13.12%
50.01% - 60.00%	4,976	10.22%	337,184,056.15	13.86%
60.01% - 70.00%	4,646	9.54%	350,622,918.65	14.41%
70.01% - 80.00%	3,330	6.84%	283,847,476.31	11.67%
80.01% - 90.00%	1,373	2.82%	143,562,629.75	5.90%
90.01% - 100.00%	610	1.25%	74,631,673.99	3.07%
100.00% +	541	1.11%	72,431,103.72	2.98%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,301	8.84%	84,335,503.42	3.47%
20.01% - 30.00%	5,141	10.56%	147,148,027.13	6.05%
30.01% - 40.00%	6,122	12.58%	227,048,724.33	9.33%
40.01% - 50.00%	6,773	13.91%	304,665,895.30	12.52%
50.01% - 60.00%	6,689	13.74%	350,656,211.95	14.41%
60.01% - 70.00%	6,075	12.48%	354,967,513.01	14.59%
70.01% - 80.00%	6,635	13.63%	423,245,871.45	17.40%
80.01% - 90.00%	3,440	7.07%	249,849,851.86	10.27%
90.01% - 100.00%	2,105	4.32%	179,689,598.30	7.39%
100.00% +	1,395	2.87%	111,394,979.59	4.58%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,380	43.92%	1,262,317,578.20	51.88%
Thessaloniki	6,816	14.00%	335,686,204.63	13.80%
Macedonia	5,032	10.34%	183,367,893.70	7.54%
Peloponnese	3,503	7.20%	144,700,225.17	5.95%
Thessaly	3,073	6.31%	115,392,709.63	4.74%
Stereia Ellada	2,597	5.34%	101,435,342.87	4.17%
Creta Island	1,795	3.69%	86,036,847.15	3.54%
Ionian Islands	721	1.48%	33,722,323.84	1.39%
Thrace	1,115	2.29%	42,671,873.59	1.75%
Epirus	1,224	2.51%	43,071,151.24	1.77%
Aegean Islands	1,420	2.92%	84,600,026.33	3.48%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,502	3.09%	113,792,025.46	4.68%
12 - 24	9,938	20.42%	703,271,017.61	28.91%
24 - 36	4,242	8.71%	326,290,094.08	13.41%
36 - 60	2,080	4.27%	94,218,516.37	3.87%
60 - 96	1,601	3.29%	74,165,195.39	3.05%
over 96	29,313	60.22%	1,121,265,327.44	46.09%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	25	0.05%	210,767.24	0.01%
5 - 10 years	1,370	2.81%	32,163,209.91	1.32%
10 - 15 years	4,367	8.97%	131,579,864.18	5.41%
15 - 20 years	7,974	16.38%	296,460,270.72	12.18%
20 - 25 years	9,043	18.58%	435,227,871.56	17.89%
25 - 30 years	13,884	28.52%	707,804,638.68	29.09%
30 - 35 years	7,253	14.90%	551,773,033.00	22.68%
35 years +	4,760	9.78%	277,782,521.04	11.42%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	36,020	74.00%	1,702,308,944.25	69.97%
Houses	12,656	26.00%	730,693,232.09	30.03%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,340	19.19%	460,887,118.95	18.94%
Purchase	23,026	47.30%	1,308,449,738.52	53.78%
Repair	9,584	19.69%	442,683,731.16	18.19%
Construction (re-mortgage)	148	0.30%	10,205,661.56	0.42%
Purchase (re-mortgage)	612	1.26%	40,657,193.42	1.67%
Repair (re-mortgage)	431	0.89%	28,060,188.26	1.15%
Equity Release	5,535	11.37%	142,058,544.47	5.84%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	47,863	98.33%	2,406,506,181.70	98.91%
Balloon	813	1.67%	26,495,994.65	1.09%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	44,986	92.42%	2,234,234,485.39	91.83%
Fixed Converting to Floating	3,607	7.41%	197,279,633.66	8.11%
Fixed to Maturity	83	0.17%	1,488,057.29	0.06%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

Fixed rate assets 8.17%
Asset WAL (in years)

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,559	21.25%	343,203,502.26	15.36%
Euribor 1 Month	4,472	9.94%	263,590,371.14	11.80%
Euribor 3 Months	19,928	44.30%	1,042,387,796.98	46.66%
Eurobank OEK's Rate	150	0.33%	2,571,206.97	0.12%
Originator Rate	6,815	15.15%	123,906,309.53	5.55%
Saron 1M ISDA (CHF)	2,502	5.56%	287,065,016.23	12.85%
Saron 3M ISDA (CHF)	1,446	3.21%	169,000,386.45	7.56%
ESTR 1M ISDA (EUR)	82	0.18%	1,747,976.36	0.08%
Other	32	0.07%	761,919.47	0.03%
Grand Total	44,986	100.00%	2,234,234,485.39	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	0.06%	179,687.88	0.09%
ECB Tracker	48	1.33%	2,004,911.50	1.02%
Euribor 1 Month	573	15.89%	14,158,649.07	7.18%
Euribor 3 Months	2,895	80.26%	177,881,238.10	90.17%
Originator Rate	89	2.47%	3,055,147.11	1.55%
Grand Total	3,607	100.00%	197,279,633.66	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	315	8.73%	9,730,357.38	4.93%
1 Jan 2023 - 31 Dec 2023	572	15.86%	16,758,205.74	8.49%
1 Jan 2024 - 31 Dec 2025	120	3.33%	5,363,514.93	2.72%
1 Jan 2026 - 31 Dec 2030	429	11.89%	23,951,847.25	12.14%
1 Jan 2031 - 31 Dec 2035	614	17.02%	33,534,252.51	17.00%
1 Jan 2036 - 31 Dec 2040	695	19.27%	43,347,273.01	21.97%
1 Jan 2041 +	862	23.90%	64,594,182.84	32.74%
Grand Total	3,607	100.00%	197,279,633.66	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,664	99.98%	2,432,552,298.75	99.98%
Y	12	0.02%	449,877.59	0.02%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	12	100.00%	449,877.59	100.00%
OEK Subsidy				
Grand Total	12	100.00%	449,877.59	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,066	84.37%	2,157,256,815.90	88.67%
Y	7,610	15.63%	275,745,360.44	11.33%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,690	97.97%	2,366,411,416.53	97.26%
Y	986	2.03%	66,590,759.81	2.74%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,394	95.31%	2,278,864,946.14	93.66%
S	2,282	4.69%	154,137,230.20	6.34%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,262	90.93%	2,277,837,703.77	93.62%
Y	4,414	9.07%	155,164,472.57	6.38%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	46,497	95.52%	2,327,802,367.63	95.68%
Second home/Holiday houses	2,029	4.17%	98,699,603.50	4.06%
Buy-to-let/Non-Owner occupied	66	0.14%	2,847,892.91	0.12%
Other	84	0.17%	3,652,312.31	0.15%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,175	27.07%	739,754,041.50	30.40%
Other Private Employees	7,055	14.49%	371,434,516.26	15.27%
Pensioner	8,671	17.81%	308,308,885.83	12.67%
Civil Servant	4,547	9.34%	181,348,475.33	7.45%
Other Self employed	2,666	5.48%	181,156,172.32	7.45%
Unemployed	3,448	7.08%	153,420,620.34	6.31%
Bank employee	1,863	3.83%	128,692,771.06	5.29%
Civil Servant - Policeman	1,328	2.73%	66,838,678.80	2.75%
Salesman	1,116	2.29%	52,433,500.65	2.16%
Teacher	1,270	2.61%	49,961,741.37	2.05%
Military Personnel	906	1.86%	45,545,483.63	1.87%
Housewife	1,005	2.06%	43,684,163.05	1.80%
Independent means	566	1.16%	39,459,711.03	1.62%
Lawyers - Jurists	483	0.99%	38,365,665.57	1.58%
Accountant	577	1.19%	32,597,749.61	1.34%
Grand Total	48,676	100.00%	2,433,002,176.34	100.00%