

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



Report No: **115**

Reporting Date: **20/1/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2024	31/12/2024

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

**I Programme Details** as of 20/1/2025

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-26	20-May-27
4	16-May-16	XS1410482951	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6	11-Jul-18	XS1855456106	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-27	20-May-28

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	21-Oct-24	20-Jan-25	91	Act/360	2.0000%	3,134,444.95	3,134,444.95
4	20-Nov-24	20-Feb-25	61	Act/360	2.0000%	2,101,110.84	-
6	21-Oct-24	20-Jan-25	91	Act/360	2.0000%	3,033,333.03	3,033,333.03
7	20-Nov-24	20-Feb-25	61	Act/360	2.0000%	2,033,333.13	-

Fixed rate liabilities **0.00%**  
WAL of liabilities **1.81**

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2024			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	489,847,769.38	2,242,510,734.24	2,762,960,977.95	494,260,257.69	2,265,312,388.07	2,796,261,209.31
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	488,958,682.93	2,236,179,334.78	2,755,684,947.75	493,798,380.74	2,258,236,429.10	2,788,689,088.61
A.3	Aggregate Current Principal O/S balance (Trimmed to 80% LTV limit & Bucket<=3)	455,909,238.82	2,208,881,238.85	2,693,272,695.31	458,491,881.34	2,230,692,306.52	2,723,217,692.00
A.4	Aggregate Original Principal O/S balance	644,032,944.60	3,612,669,194.67	4,256,702,139.27	652,085,624.95	3,639,778,909.48	4,291,864,534.43
A.5	Average Current Principal O/S balance	101,354.80	42,667.35	48,142.76	101,616.01	42,841.17	48,427.65
A.6	Average Original Principal O/S balance	133,257.39	68,736.81	74,170.20	134,063.66	68,834.82	74,329.58
A.7	Maximum Current Principal O/S balance	957,904.64	1,532,223.52	1,532,223.52	957,904.64	2,482,796.70	2,482,796.70
A.8	Maximum Original Principal O/S balance	1,347,270.86	2,000,000.00	2,000,000.00	1,362,177.82	5,000,000.00	5,000,000.00
A.9	Total Number of Loans	4,833	52,558	57,391	4,864	52,877	57,741
A.10	Weighted Average Seasoning (years)	9.66	9.63	9.63	9.59	9.56	9.57
A.11	Weighted Average Remaining Maturity (years)	19.39	18.63	18.78	19.43	18.67	18.81
A.12	Weighted Average Current Indexed LTV percent (%)	69.86	44.52	49.29	70.67	44.57	49.53
A.13	Weighted Average Current Unindexed LTV percent (%)	70.86	47.04	51.52	71.68	47.10	51.77
A.14	Weighted Average Original LTV percent (%)	79.02	63.69	66.58	79.51	63.68	66.68
A.15	Weighted Average Interest Rate - Total (%)	2.04	4.33	3.90	2.06	4.34	3.91
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.24	4.31	3.34	2.25	4.32	3.34
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.12	95.40	95.34	95.03	96.07	95.87
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.59	3.39	3.43	3.64	2.74	2.91
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.11	0.93	0.96	1.24	0.87	0.94
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.18	0.28	0.26	0.09	0.31	0.27
A.21	FX Rate	0.9412	-	-	0.9309	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2024					
		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	6,614	1,778,676.34	61,842	9,455,636.60	68,456	11,345,432.97
B.2	Partial Prepayments	13	218,714.64	227	2,090,215.71	240	2,322,594.21
B.3	Whole Prepayments	16	864,953.94	141	4,302,131.17	157	5,221,121.76
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,862,344.92</b>	-	<b>15,847,983.48</b>	-	<b>18,889,148.93</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2024					
		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	6,292	840,518.33	70,661	8,166,673.78	76,953	9,059,702.18
C.2	Interest From Overdues	2,831	2,822.19	17,973	21,894.78	20,804	24,893.28
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>843,340.52</b>	-	<b>8,188,568.56</b>	-	<b>9,084,595.46</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2024					
		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	4,653	465,924,550.43	49,044	2,139,293,864.26	53,697	2,634,326,323.28
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	171	23,034,132.50	3,378	96,885,470.52	3,549	121,358,624.47
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,824</b>	<b>488,958,682.93</b>	<b>52,422</b>	<b>2,236,179,334.78</b>	<b>57,246</b>	<b>2,755,684,947.75</b>
A.4	In Arrears Loans 90 Days To 360 Days	9	889,086.45	136	6,331,399.46	145	7,276,030.20
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>9</b>	<b>889,086.45</b>	<b>136</b>	<b>6,331,399.46</b>	<b>145</b>	<b>7,276,030.20</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2024					
		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	136	17,607,501.26	2,961	76,099,420.41	3,097	94,806,922.81
B.2	60 Days < Installment <= 89 Days	35	5,426,631.24	417	20,786,050.11	452	26,551,701.66
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>171</b>	<b>23,034,132.50</b>	<b>3,378</b>	<b>96,885,470.52</b>	<b>3,549</b>	<b>121,358,624.47</b>
B.4	90 Days < Installment <= 119 Days	9	889,086.45	130	6,295,737.95	139	7,240,368.69
B.5	120 Days < Installment <= 360 Days	0	0.00	6	35,661.51	6	35,661.51
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>9</b>	<b>889,086.45</b>	<b>136</b>	<b>6,331,399.46</b>	<b>145</b>	<b>7,276,030.20</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2024					
		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	1,544,188.95	0.00	7,189,775.09	0.00	8,830,434.83
A.2	Number of Loans	0	14	0	164	0	178

III	<b>Statutory Tests</b>	as of 31/12/2024
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A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,693,272,695.31
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets (other than any Liquid Assets standing to the credit of the Liquidity Buffer Reserve Ledger), the Marketable Assets and the MTM value of any Hedging Agreements included in the Cover Pool	0.00
LB.	Liquidity Buffer Reserve Ledger	25,148,654.94
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

<b>Nominal Value Test Result</b>	<b>Pass</b>
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Nominal Value (A+B+LB)	2,718,421,350.25
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	2,562,000,000.00

<b>Net Present Value Test</b>	<b>Pass</b>
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Net Present Value of Loans	3,031,845,253.10
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	25,148,654.94
Net Present Value of Covered Bond Liabilities	2,439,422,008.99
Lump Sum Amount ( C * 1% )	24,400,000.00

<i>Parallel shift +200bps of current interest rate curve</i>	<b>Pass</b>
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Net Present Value of Loans	2,903,928,579.97
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	25,148,654.94
Net Present Value of Covered Bond Liabilities	2,358,337,510.11
Lump Sum Amount ( C * 1% )	24,400,000.00

<i>Parallel shift -200bps of current interest rate curve</i>	<b>Pass</b>
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Net Present Value of Loans	3,257,925,687.78
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	25,148,654.94
Net Present Value of Covered Bond Liabilities	2,469,521,294.82
Lump Sum Amount ( C * 1% )	24,400,000.00

<b>Interest Rate Coverage Test</b>	<b>Pass</b>
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<i>Interest expected to be received during the 1st year on:</i>		
Adjusted Outstanding Principal Balance of the loans in the Cover Pool		68,988,843.21
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool		0.00
Liquidity Buffer Reserve Ledger		0.00
<i>Interest expected to be paid during the 1st year on:</i>		
all Series of Covered Bonds then outstanding		48,733,150.68
Under any Hedging agreements		0.00

**Parameters**

LTV Cap	80.00%
Required Coverage Percentage	105.00%

<b>Liquidity Buffer Reserve Ledger <sup>2</sup></b>	<b>as of calculation date</b>
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Balance at closing (previous period)	25,102,456.63
Credit interest	46,198.30
<b>Opening Balance</b>	<b>25,148,654.93</b>
<b>Required Liquidity Buffer Reserve Ledger Amount</b>	<b>24,671,111.11</b>
<b>Amount credited to the account (payment to BoNY)</b>	<b>0.00</b>
<b>Available o/s Reserve Amount</b>	<b>24,671,111.11</b>

<sup>1</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>2</sup> Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

**IV Portfolio Stratifications**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,833	8.42%	520,450,243.71	18.84%
EUR	52,558	91.58%	2,242,510,734.24	81.16%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,667	29.04%	400,140,351.93	9.40%
37.501 - 75.000	20,417	35.58%	1,129,753,748.42	26.54%
75.001 - 100.000	8,406	14.65%	741,909,372.71	17.43%
100.001 - 150.000	7,202	12.55%	887,947,272.50	20.86%
150.001 - 250.000	3,540	6.17%	668,788,339.95	15.71%
250.001 - 500.000	1,033	1.80%	334,175,609.46	7.85%
500.001 +	126	0.22%	93,987,444.30	2.21%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>4,256,702,139.27</b>	<b>100.00%</b>

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,755	55.33%	567,787,253.37	20.55%
37.501 - 75.000	15,155	26.41%	804,596,793.94	29.12%
75.001 - 100.000	4,263	7.43%	366,779,676.81	13.27%
100.001 - 150.000	3,720	6.48%	447,397,434.98	16.19%
150.001 - 250.000	1,842	3.21%	344,081,103.48	12.45%
250.001 - 500.000	592	1.03%	189,205,384.34	6.85%
500.001 +	64	0.11%	43,113,331.04	1.56%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,559	14.91%	160,998,318.38	5.83%
2005	4,033	7.03%	146,297,003.01	5.29%
2006	5,574	9.71%	214,324,510.84	7.76%
2007	4,460	7.77%	197,090,304.46	7.13%
2008	2,377	4.14%	109,485,282.45	3.96%
2009	1,489	2.59%	68,046,243.20	2.46%
2010	2,256	3.93%	92,125,764.32	3.33%
2011	1,972	3.44%	73,606,125.96	2.66%
2012	1,552	2.70%	49,822,796.94	1.80%
2013	1,137	1.98%	35,759,120.64	1.29%
2014	460	0.80%	14,599,540.61	0.53%
2015	446	0.78%	17,372,388.44	0.63%
2016	447	0.78%	19,516,285.03	0.71%
2017	600	1.05%	26,723,350.18	0.97%
2018	756	1.32%	35,191,574.81	1.27%
2019	2,255	3.93%	150,752,017.46	5.46%
2020	7,678	13.38%	551,788,220.80	19.97%
2021	6,799	11.85%	478,856,797.99	17.33%
2022	2,889	5.03%	200,703,777.61	7.26%
2023	1,325	2.31%	92,458,749.35	3.35%
2024	327	0.57%	27,442,805.47	0.99%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,606	2.80%	5,242,448.97	0.19%
2026 - 2030	11,020	19.20%	159,772,377.93	5.78%
2031 - 2035	10,397	18.12%	345,083,101.15	12.49%
2036 - 2040	10,703	18.65%	539,477,405.41	19.53%
2041 - 2045	8,437	14.70%	517,793,247.75	18.74%
2046 +	15,228	26.53%	1,195,592,396.74	43.27%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,359	11.08%	44,374,866.68	1.61%
40.01 - 60 months	3,061	5.33%	51,742,423.15	1.87%
60.01 - 90 months	6,508	11.34%	157,570,120.08	5.70%
90.01 - 120 months	4,379	7.63%	148,510,565.53	5.38%
120.01 - 150 months	6,467	11.27%	273,961,013.75	9.92%
150.01 - 180 months	4,684	8.16%	244,307,688.49	8.84%
over 180 months	25,933	45.19%	1,842,494,300.28	66.69%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	64	0.11%	7,344,726.10	0.27%
1.01% - 2.00%	1,741	3.03%	201,901,986.97	7.31%
2.01% - 3.00%	3,750	6.53%	372,380,104.83	13.48%
3.01% - 4.00%	15,338	26.73%	984,259,402.52	35.62%
4.01% - 5.00%	23,799	41.47%	829,312,734.97	30.02%
5.01% - 6.00%	6,926	12.07%	199,458,393.08	7.22%
6.01% - 7.00%	3,883	6.77%	129,275,690.21	4.68%
7.01% +	1,890	3.29%	39,027,939.27	1.41%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>CURRENT LTV_Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,849	34.59%	379,892,887.93	13.75%
20.01% - 30.00%	8,690	15.14%	362,681,224.01	13.13%
30.01% - 40.00%	7,841	13.66%	410,794,309.97	14.87%
40.01% - 50.00%	6,627	11.55%	408,675,636.44	14.79%
50.01% - 60.00%	5,009	8.73%	341,133,039.23	12.35%
60.01% - 70.00%	3,649	6.36%	278,824,880.14	10.09%
70.01% - 80.00%	2,498	4.35%	220,130,618.43	7.97%
80.01% - 90.00%	1,409	2.46%	144,237,063.67	5.22%
90.01% - 100.00%	863	1.50%	95,528,372.96	3.46%
100.00% +	956	1.67%	121,062,945.17	4.38%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</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%	17,625	30.71%	311,847,126.32	11.29%
20.01% - 30.00%	8,912	15.53%	332,641,252.82	12.04%
30.01% - 40.00%	7,792	13.58%	384,190,805.49	13.91%
40.01% - 50.00%	6,643	11.57%	383,341,534.28	13.87%
50.01% - 60.00%	5,599	9.76%	379,173,874.14	13.72%
60.01% - 70.00%	4,901	8.54%	363,845,681.57	13.17%
70.01% - 80.00%	2,995	5.22%	263,092,700.37	9.52%
80.01% - 90.00%	1,311	2.28%	139,756,408.77	5.06%
90.01% - 100.00%	724	1.26%	87,972,298.10	3.18%
100.00% +	889	1.55%	117,099,296.07	4.24%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</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%	4,082	7.11%	78,227,786.23	2.83%
20.01% - 30.00%	5,529	9.63%	150,972,682.23	5.46%
30.01% - 40.00%	7,160	12.48%	245,277,037.86	8.88%
40.01% - 50.00%	8,258	14.39%	336,629,624.60	12.18%
50.01% - 60.00%	8,285	14.44%	395,926,930.44	14.33%
60.01% - 70.00%	7,596	13.24%	405,192,607.74	14.67%
70.01% - 80.00%	8,024	13.98%	489,138,006.50	17.70%
80.01% - 90.00%	3,983	6.94%	277,111,109.82	10.03%
90.01% - 100.00%	2,505	4.36%	195,795,039.64	7.09%
100.00% +	1,969	3.43%	188,690,152.88	6.83%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,046	43.64%	1,440,450,186.14	52.13%
Thessaloniki	8,033	14.00%	370,044,884.02	13.39%
Macedonia	6,005	10.46%	206,630,595.86	7.48%
Peloponnese	4,076	7.10%	163,248,433.15	5.91%
Thessaly	3,814	6.65%	136,136,899.84	4.93%
Stereia Ellada	2,979	5.19%	114,770,031.57	4.15%
Creta Island	2,132	3.71%	98,759,768.87	3.57%
Ionian Islands	889	1.55%	42,190,099.97	1.53%
Thrace	1,360	2.37%	50,661,394.62	1.83%
Epirus	1,485	2.59%	49,796,678.64	1.80%
Aegean Islands	1,572	2.74%	90,272,005.28	3.27%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	325	0.57%	27,103,889.22	0.98%
12 - 24	1,279	2.23%	89,831,258.85	3.25%
24 - 36	2,865	4.99%	199,354,288.01	7.22%
36 - 60	14,146	24.65%	1,001,615,751.31	36.25%
60 - 96	3,952	6.89%	243,285,021.86	8.81%
over 96	34,824	60.68%	1,201,770,768.72	43.50%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</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	0	0.00%	0.00	0.00%
5 - 10 years	1,113	1.94%	24,619,464.58	0.89%
10 - 15 years	3,915	6.82%	114,041,260.69	4.13%
15 - 20 years	8,237	14.35%	294,060,770.09	10.64%
20 - 25 years	11,476	20.00%	489,419,319.03	17.71%
25 - 30 years	18,101	31.54%	849,128,139.06	30.73%
30 - 35 years	8,825	15.38%	672,974,591.34	24.36%
35 years +	5,724	9.97%	318,717,433.17	11.54%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,100	75.10%	1,956,020,462.13	70.79%
Houses	14,291	24.90%	806,940,515.82	29.21%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,711	18.66%	508,174,492.95	18.39%
Purchase	28,686	49.98%	1,549,062,069.91	56.07%
Repair	11,700	20.39%	489,805,950.65	17.73%
Construction (re-mortgage)	146	0.25%	11,152,984.90	0.40%
Purchase (re-mortgage)	736	1.28%	46,595,621.36	1.69%
Repair (re-mortgage)	456	0.79%	26,260,993.27	0.95%
Equity Release	4,956	8.64%	131,908,864.92	4.77%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,349	99.93%	2,758,808,599.11	99.85%
Balloon	42	0.07%	4,152,378.84	0.15%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,055	85.48%	2,266,341,642.60	82.03%
Fixed Converting to Floating	8,246	14.37%	494,007,955.44	17.88%
Fixed to Maturity	90	0.16%	2,611,379.91	0.09%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

Fixed rate assets 17.97%  
WAL of assets 8.00

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	580	1.18%	22,292,489.06	0.98%
Euribor 1 Month	596	1.21%	36,340,472.71	1.60%
Euribor 3 Months	2,358	4.81%	131,358,735.91	5.80%
Eurobank OEK's Rate	121	0.25%	1,764,690.81	0.08%
Originator Rate	7,465	15.22%	118,389,945.79	5.22%
Saron 1M ISDA (CHF)	260	0.53%	31,396,379.46	1.39%
Saron 3M ISDA (CHF)	185	0.38%	24,439,164.78	1.08%
ESTR 1M ISDA (EUR)	74	0.15%	1,188,773.95	0.05%
Cap ECB Tracker	12,338	25.15%	395,748,325.83	17.46%
Cap Euribor 1 Month	4,299	8.76%	244,689,505.43	10.80%
Cap Euribor 3 Months	16,386	33.40%	795,131,477.11	35.08%
Cap Saron ISDA (CHF) 1M	2,872	5.85%	287,827,581.76	12.70%
Cap Saron ISDA (CHF) 3M	1,485	3.03%	175,165,328.78	7.73%
Other	36	0.07%	608,771.22	0.03%
<b>Grand Total</b>	<b>49,055</b>	<b>100.00%</b>	<b>2,266,341,642.60</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	37	0.45%	1,355,061.61	0.27%
Euribor 1 Month	34	0.41%	1,598,222.12	0.32%
Euribor 3 Months	8,168	99.05%	490,952,674.78	99.38%
Originator Rate	7	0.08%	101,996.93	0.02%
<b>Grand Total</b>	<b>8,246</b>	<b>100.00%</b>	<b>494,007,955.44</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 2024 - 31 Dec 2025	104	1.26%	4,807,723.11	0.97%
1 Jan 2026 - 31 Dec 2030	2,546	30.88%	133,412,225.48	27.01%
1 Jan 2031 - 31 Dec 2035	1,926	23.36%	115,047,340.80	23.29%
1 Jan 2036 - 31 Dec 2040	1,437	17.43%	86,089,915.52	17.43%
1 Jan 2041 +	2,233	27.08%	154,650,750.53	31.31%
<b>Grand Total</b>	<b>8,246</b>	<b>100.00%</b>	<b>494,007,955.44</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,391	100.00%	2,762,960,977.95	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</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	48,293	84.15%	2,457,523,161.83	88.95%
Y	9,098	15.85%	305,437,816.12	11.05%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,144	97.83%	2,689,413,347.45	97.34%
Y	1,247	2.17%	73,547,630.50	2.66%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,277	96.32%	2,619,942,262.79	94.82%
S	2,114	3.68%	143,018,715.16	5.18%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,506	89.75%	2,577,299,973.59	93.28%
Y	5,885	10.25%	185,661,004.36	6.72%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	54,676	95.27%	2,637,049,281.78	95.44%
Second home/Holiday houses	2,520	4.39%	117,457,572.08	4.25%
Buy-to-let/Non-Owner occupied	88	0.15%	3,786,974.94	0.14%
Other	107	0.19%	4,667,149.15	0.17%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,337	24.98%	790,301,695.14	28.60%
Other Private Employees	9,527	16.60%	495,207,088.67	17.92%
Pensioner	10,506	18.31%	347,353,380.32	12.57%
Civil Servant	5,835	10.17%	231,944,879.99	8.39%
Other Self employed	3,169	5.52%	214,267,858.61	7.76%
Unemployed	3,432	5.98%	152,732,776.48	5.53%
Bank employee	1,725	3.01%	118,540,827.11	4.29%
Civil Servant - Policeman	1,686	2.94%	79,371,630.69	2.87%
Salesman	1,302	2.27%	58,198,202.09	2.11%
Teacher	1,508	2.63%	56,164,926.11	2.03%
Military Personnel	1,162	2.02%	55,919,157.96	2.02%
Housewife	1,012	1.76%	46,725,817.55	1.69%
Lawyers - Juurists	544	0.95%	41,446,108.07	1.50%
Independent means	556	0.97%	37,942,440.92	1.37%
Civil Servant - Primary School Teachers	1,090	1.90%	36,844,188.26	1.33%
<b>Grand Total</b>	<b>57,391</b>	<b>100.00%</b>	<b>2,762,960,977.95</b>	<b>100.00%</b>