

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **108**

Reporting Date: **20/6/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2024	31/5/2024

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

I Programme Details as of 20/6/2024

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	22-Apr-24	22-Jul-24	59	Act/360	2.0000%	2,032,221.96	-
4	20-May-24	20-Aug-24	31	Act/360	2.0000%	1,067,777.64	-
6	22-Apr-24	22-Jul-24	59	Act/360	2.0000%	1,966,666.47	-
7	20-May-24	20-Aug-24	31	Act/360	2.0000%	1,033,333.23	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/5/2024			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	444,808,090.77	2,236,914,200.65	2,689,967,668.17	451,890,865.01	2,256,995,083.63	2,718,720,704.36
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	442,561,375.39	2,231,386,621.23	2,682,151,925.15	450,217,704.26	2,250,436,605.11	2,710,452,651.15
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	430,090,517.90	2,211,231,179.98	2,649,294,449.38	437,048,860.03	2,230,037,881.21	2,676,598,482.04
A.4	Aggregate Original Principal O/S balance	572,539,495.78	3,602,649,931.97	4,175,189,427.75	580,338,877.10	3,622,808,193.21	4,203,147,070.31
A.5	Average Current Principal O/S balance	97,310.89	42,569.78	47,094.92	98,045.32	42,700.02	47,310.07
A.6	Average Original Principal O/S balance	125,254.76	68,560.53	73,097.61	125,914.27	68,539.80	73,141.46
A.7	Maximum Current Principal O/S balance	959,500.19	1,573,686.90	1,573,686.90	959,500.19	1,579,492.56	1,579,492.56
A.8	Maximum Original Principal O/S balance	1,228,512.53	2,000,000.00	2,000,000.00	1,232,403.80	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,571	52,547	57,118	4,609	52,857	57,466
A.10	Weighted Average Seasoning (years)	10.14	9.54	9.64	10.07	9.47	9.57
A.11	Weighted Average Remaining Maturity (years)	18.65	18.71	18.70	18.69	18.75	18.74
A.12	Weighted Average Current Indexed LTV percent (%)	61.92	43.75	46.81	62.25	43.80	46.93
A.13	Weighted Average Current Unindexed LTV percent (%)	63.46	46.49	49.35	63.92	46.53	49.49
A.14	Weighted Average Original LTV percent (%)	72.66	63.14	64.74	72.80	63.12	64.76
A.15	Weighted Average Interest Rate - Total (%)	2.33	4.44	4.08	2.34	4.44	4.09
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.39	3.53	2.53	4.39	3.53
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.97	96.03	96.02	95.75	96.08	96.02
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.57	2.94	2.88	2.74	2.94	2.91
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.96	0.78	0.81	1.14	0.69	0.76
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.51	0.25	0.29	0.37	0.29	0.30
A.21	FX Rate	0.9818	-	-	0.9787	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2024					
		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	5,884	1,687,020.21	56,741	8,775,913.41	62,625	10,494,206.56
B.2	Partial Prepayments	9	137,788.28	175	1,577,999.09	184	1,718,341.60
B.3	Whole Prepayments	14	2,109,591.58	126	4,429,347.05	140	6,578,044.93
B.4	Total Principal Receipts (B1+B2+B3)	-	3,934,400.07	-	14,783,259.55	-	18,790,593.09

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2024					
		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	6,043	871,904.22	65,364	7,909,319.18	71,407	8,797,386.22
C.2	Interest From Overdues	2,637	3,211.25	17,044	21,875.39	19,681	25,146.17
C.3	Total Interest Receipts (C1+C2)	-	875,115.47	-	7,931,194.57	-	8,822,532.39
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/5/2024					
		CHF		EUR		Total € (Calculated using fixing FX Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,424	426,878,170.68	48,880	2,148,180,803.75	53,304	2,582,972,177.43
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	130	15,683,204.71	3,540	63,205,817.48	3,670	99,179,747.72
A.3	Totals (A1+ A2)	4,554	442,561,375.39	52,420	2,231,386,621.23	56,974	2,682,151,925.15
A.4	In Arrears Loans 90 Days To 360 Days	17	2,246,715.38	127	5,527,579.42	144	7,815,943.02
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	17	2,246,715.38	127	5,527,579.42	144	7,815,943.02

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/5/2024					
		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	101	11,427,836.23	2,862	65,719,192.68	2,963	77,358,871.06
B.2	60 Days < Installment <= 89 Days	29	4,255,368.48	678	17,486,624.80	707	21,820,876.66
B.3	Total (B1+B2=A4)	130	15,683,204.71	3,540	63,205,817.48	3,670	99,179,747.72
B.4	90 Days < Installment <= 119 Days	17	2,246,715.38	123	5,455,363.95	140	7,743,727.55
B.5	120 Days < Installment <= 360 Days	0	0.00	4	72,215.47	4	72,215.47
B.6	Total (B4+B5=A4)	17	2,246,715.38	127	5,527,579.42	144	7,815,943.02

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/5/2024					
		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	3,185,709.42	0.00	5,361,165.13	0.00	8,615,874.39
A.2	Number of Loans	0	23	0	168	0	191



Statutory Tests

as of 31/5/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,649,294,449.38
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)	24,692,492.07
LB.	Liquidity Buffer Reserve Ledger	
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	2,673,986,941.45
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,901,687,636.01
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	24,692,492.07
Net Present Value of Covered Bond Liabilities	2,382,662,773.87
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,765,263,434.02
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	24,692,492.07
Net Present Value of Covered Bond Liabilities	2,301,139,624.12
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,064,004,068.37
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	24,692,492.07
Net Present Value of Covered Bond Liabilities	2,441,502,878.36
Lump Sum Amount (C * 1%)	24,400,000.00

Interest Rate Coverage Test

Pass

<i>Interest expected to be received during the 1st year on:</i>	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	80,390,286.93
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	48,800,000.00
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	24,681,611.10
Credit interest	10,880.96
Opening Balance	24,692,492.06
Required Liquidity Buffer Reserve Ledger Amount	24,806,666.67
Amount credited to the account (payment to BoNY)	114,174.61
Available o/s Reserve Amount	24,806,666.67

¹ The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

² Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,571	8.00%	453,053,667.52	16.84%
EUR	52,547	92.00%	2,236,914,200.65	83.16%
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,664	29.17%	400,229,618.31	9.59%
37.501 - 75.000	20,483	35.86%	1,133,647,758.68	27.15%
75.001 - 100.000	8,428	14.76%	744,314,828.14	17.83%
100.001 - 150.000	7,146	12.51%	881,442,870.81	21.11%
150.001 - 250.000	3,369	5.90%	636,034,373.35	15.23%
250.001 - 500.000	912	1.60%	294,838,246.04	7.06%
500.001 +	116	0.20%	84,681,732.42	2.03%
Grand Total	57,118	100.00%	4,175,189,427.75	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,741	55.57%	575,185,303.75	21.38%
37.501 - 75.000	15,287	26.76%	810,966,533.59	30.15%
75.001 - 100.000	4,294	7.52%	369,242,828.60	13.73%
100.001 - 150.000	3,589	6.28%	430,942,749.12	16.02%
150.001 - 250.000	1,673	2.93%	311,571,711.51	11.58%
250.001 - 500.000	477	0.84%	153,260,238.19	5.70%
500.001 +	57	0.10%	38,798,503.40	1.44%
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,998	15.75%	175,815,528.71	6.54%
2005	4,190	7.34%	156,921,372.72	5.83%
2006	5,684	9.95%	225,530,149.09	8.38%
2007	4,537	7.94%	205,433,278.27	7.64%
2008	2,436	4.26%	113,611,078.30	4.22%
2009	1,670	2.92%	71,914,388.62	2.67%
2010	2,326	4.07%	98,711,074.01	3.67%
2011	2,039	3.57%	77,939,484.85	2.90%
2012	1,586	2.78%	51,907,566.79	1.93%
2013	1,169	2.05%	37,555,631.95	1.40%
2014	507	0.89%	15,801,900.88	0.59%
2015	459	0.80%	18,380,936.20	0.68%
2016	465	0.81%	20,719,138.99	0.77%
2017	621	1.09%	28,312,189.95	1.05%
2018	784	1.37%	36,149,385.37	1.34%
2019	2,248	3.94%	147,265,448.11	5.47%
2020	7,406	12.97%	518,275,395.13	19.27%
2021	6,477	11.34%	446,692,528.53	16.61%
2022	2,652	4.64%	182,534,948.99	6.79%
2023	864	1.51%	60,496,442.70	2.25%
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,357	4.13%	11,503,514.23	0.43%
2026 - 2030	11,304	19.79%	187,937,135.65	6.99%
2031 - 2035	10,411	18.23%	360,721,737.10	13.41%
2036 - 2040	10,571	18.51%	538,225,380.05	20.01%
2041 - 2045	8,214	14.38%	502,305,044.19	18.67%
2046 +	14,261	24.97%	1,089,275,056.95	40.49%
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,121	10.72%	46,361,007.50	1.72%
40.01 - 60 months	3,127	5.47%	51,187,550.79	1.90%
60.01 - 90 months	6,519	11.41%	159,302,722.13	5.92%
90.01 - 120 months	4,667	8.17%	154,686,174.28	5.75%
120.01 - 150 months	5,838	10.22%	244,304,968.21	9.08%
150.01 - 180 months	5,248	9.19%	267,677,726.39	9.95%
over 180 months	25,598	44.82%	1,766,447,718.87	65.67%
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	52	0.09%	5,909,776.65	0.22%
1.01% - 2.00%	1,269	2.22%	143,684,179.97	5.34%
2.01% - 3.00%	3,727	6.53%	347,963,259.29	12.94%
3.01% - 4.00%	15,069	26.38%	976,527,532.50	36.30%
4.01% - 5.00%	22,461	39.32%	778,640,215.98	28.95%
5.01% - 6.00%	8,098	14.18%	241,818,246.60	8.99%
6.01% - 7.00%	4,151	7.27%	142,618,627.42	5.30%
7.01% +	2,291	4.01%	52,806,029.75	1.96%
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,848	34.75%	383,885,852.21	14.27%
20.01% - 30.00%	8,818	15.44%	368,799,489.64	13.71%
30.01% - 40.00%	7,921	13.87%	413,498,289.02	15.37%
40.01% - 50.00%	6,762	11.84%	415,718,088.30	15.45%
50.01% - 60.00%	5,164	9.04%	352,179,775.01	13.09%
60.01% - 70.00%	3,679	6.44%	280,417,663.46	10.42%
70.01% - 80.00%	2,434	4.26%	213,340,094.21	7.93%
80.01% - 90.00%	1,397	2.45%	145,042,015.03	5.39%
90.01% - 100.00%	745	1.30%	80,723,363.35	3.00%
100.00% +	350	0.61%	36,363,237.93	1.35%
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%

CURRENT LTV_Unindexed					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	17,530	30.69%	313,606,986.54	11.66%	
20.01% - 30.00%	9,036	15.82%	338,745,194.93	12.59%	
30.01% - 40.00%	7,972	13.96%	387,722,681.90	14.41%	
40.01% - 50.00%	6,663	11.67%	383,839,770.42	14.27%	
50.01% - 60.00%	5,699	9.98%	386,055,982.37	14.35%	
60.01% - 70.00%	4,990	8.74%	371,277,713.34	13.80%	
70.01% - 80.00%	3,035	5.31%	262,966,634.61	9.78%	
80.01% - 90.00%	1,188	2.08%	127,897,441.59	4.75%	
90.01% - 100.00%	534	0.93%	61,096,389.96	2.27%	
100.00% +	471	0.82%	56,759,072.51	2.11%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

ORIGINAL LTV					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	4,171	7.30%	80,041,091.30	2.98%	
20.01% - 30.00%	5,589	9.79%	154,110,318.24	5.73%	
30.01% - 40.00%	7,151	12.52%	246,357,713.19	9.16%	
40.01% - 50.00%	8,276	14.49%	339,669,593.95	12.63%	
50.01% - 60.00%	8,395	14.70%	401,929,164.18	14.94%	
60.01% - 70.00%	7,682	13.45%	412,174,507.84	15.32%	
70.01% - 80.00%	8,099	14.18%	487,903,296.24	18.14%	
80.01% - 90.00%	3,877	6.79%	266,442,324.95	9.91%	
90.01% - 100.00%	2,388	4.18%	181,992,716.26	6.77%	
100.00% +	1,490	2.61%	119,347,142.03	4.44%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

LOCATION OF PROPERTY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Attica	24,887	43.57%	1,393,498,107.27	51.80%	
Thessaloniki	8,061	14.11%	364,145,778.38	13.54%	
Macedonia	5,966	10.45%	201,425,051.11	7.49%	
Peloponnese	4,066	7.12%	160,152,201.48	5.95%	
Thessaly	3,751	6.57%	133,296,788.09	4.96%	
Stereia Ellada	2,988	5.23%	112,124,489.00	4.17%	
Creta Island	2,126	3.72%	97,589,712.09	3.63%	
Ionian Islands	877	1.54%	40,620,979.05	1.51%	
Thrace	1,342	2.35%	48,462,412.48	1.80%	
Epirus	1,487	2.60%	49,991,001.85	1.86%	
Aegean Islands	1,567	2.74%	88,661,347.34	3.30%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

SEASONING					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 12	255	0.45%	18,837,883.90	0.70%	
12 - 24	2,158	3.78%	147,450,303.98	5.48%	
24 - 36	3,082	5.40%	215,545,440.65	8.01%	
36 - 60	13,677	23.95%	949,923,628.69	35.31%	
60 - 96	2,146	3.76%	99,945,993.77	3.72%	
over 96	35,800	62.68%	1,258,264,617.17	46.78%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

LEGAL LOAN TERM					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 5 years	3	0.01%	27,127.80	0.00%	
5 - 10 years	1,109	1.94%	25,133,563.86	0.93%	
10 - 15 years	4,095	7.17%	116,517,339.61	4.33%	
15 - 20 years	8,442	14.78%	295,581,581.62	10.99%	
20 - 25 years	11,389	19.94%	480,938,316.52	17.88%	
25 - 30 years	17,900	31.34%	836,082,161.35	31.08%	
30 - 35 years	8,395	14.70%	612,029,906.77	22.75%	
35 years +	5,785	10.13%	323,657,870.65	12.03%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

REAL ESTATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Flats	42,974	75.24%	1,910,898,328.76	71.04%	
Houses	14,144	24.76%	779,069,539.41	28.96%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

LOAN PURPOSE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Construction	10,799	18.91%	501,461,353.11	18.64%	
Purchase	28,552	49.99%	1,501,419,557.93	55.82%	
Repair	11,615	20.34%	479,406,462.93	17.82%	
Construction (re-mortgage)	148	0.26%	10,541,411.10	0.39%	
Purchase (re-mortgage)	700	1.23%	42,477,184.37	1.58%	
Repair (re-mortgage)	457	0.80%	25,855,717.15	0.96%	
Equity Release	4,847	8.49%	128,806,181.57	4.79%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

INTEREST PAYMENT FREQUENCY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
FA	57,035	99.85%	2,681,711,570.62	99.69%	
Balloon	83	0.15%	8,256,297.55	0.31%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

INTEREST RATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Floating	49,259	86.24%	2,219,571,201.11	82.51%	
Fixed Converting to Floating	7,766	13.60%	467,697,975.47	17.39%	
Fixed to Maturity	93	0.16%	2,698,691.59	0.10%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	531	1.08%	21,672,185.99	0.98%	
Euribor 1 Month	432	0.88%	26,792,087.11	1.21%	
Euribor 3 Months	1,988	4.04%	105,334,910.73	4.75%	
Eurobank OEK's Rate	131	0.27%	2,005,570.62	0.09%	
Originator Rate	7,735	15.70%	128,910,239.29	5.81%	
Saron 1M ISDA (CHF)	208	0.42%	23,752,421.99	1.07%	
Saron 3M ISDA (CHF)	142	0.29%	17,701,697.61	0.80%	
ESTR 1M ISDA (EUR)	73	0.15%	1,207,542.79	0.05%	
Cap ECB Tracker	12,952	26.29%	427,184,263.07	19.25%	
Cap Euribor 1 Month	4,233	8.59%	242,012,151.41	10.90%	
Cap Euribor 3 Months	16,620	33.74%	812,980,390.12	36.63%	
Cap Saron ISDA (CHF)	4,178	8.48%	409,384,646.78	18.44%	
Other	36	0.07%	633,093.60	0.03%	
Grand Total	49,259	100.00%	2,219,571,201.11	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	40	0.52%	1,516,862.43	0.32%	
Euribor 1 Month	33	0.42%	1,668,425.36	0.36%	
Euribor 3 Months	7,678	98.87%	464,161,794.65	99.24%	
Originator Rate	15	0.19%	350,893.03	0.08%	
Grand Total	7,766	100.00%	467,697,975.47	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 2024 - 31 Dec 2025	137	1.76%	6,353,538.81	1.36%	
1 Jan 2026 - 31 Dec 2030	2,369	30.50%	124,970,021.41	26.72%	
1 Jan 2031 - 31 Dec 2035	1,762	22.69%	105,570,380.52	22.57%	
1 Jan 2036 - 31 Dec 2040	1,387	17.86%	84,375,460.59	18.04%	
1 Jan 2041 +	2,111	27.18%	146,428,574.14	31.31%	
Grand Total	7,766	100.00%	467,697,975.47	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57,118	100.00%	2,689,967,868.17	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

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%	
Grand Total	0	0.00%	0.00	0.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	48,024	84.08%	2,389,557,027.69	88.83%	
Y	9,094	15.92%	300,410,840.48	11.17%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,812	97.71%	2,612,242,096.81	97.11%	
Y	1,306	2.29%	77,725,771.35	2.89%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,090	96.45%	2,560,123,261.69	95.17%	
S	2,028	3.55%	129,844,606.48	4.83%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,463	90.10%	2,512,802,051.26	93.41%	
Y	5,655	9.90%	177,165,816.91	6.59%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	54,437	95.31%	2,567,689,162.33	95.45%	
Second home/Holiday houses	2,492	4.36%	114,229,926.38	4.25%	
Buy-to-let/Non-Owner occupied	88	0.15%	3,787,831.34	0.14%	
Other	101	0.18%	4,260,948.12	0.16%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,437	25.28%	774,545,886.66	28.79%	
Other Private Employees	9,243	16.18%	468,448,557.19	17.41%	
Pensioner	10,393	18.20%	342,069,211.97	12.72%	
Civil Servant	5,830	10.21%	228,115,189.71	8.48%	
Other Self employed	3,119	5.46%	204,752,138.28	7.61%	
Unemployed	3,432	6.01%	150,389,818.36	5.59%	
Bank employee	1,666	2.92%	109,575,724.17	4.07%	
Civil Servant - Policeman	1,718	3.01%	81,293,944.98	3.02%	
Salesman	1,327	2.32%	57,602,646.46	2.14%	
Teacher	1,528	2.68%	55,925,071.36	2.08%	
Military Personnel	1,161	2.03%	54,922,823.18	2.04%	
Housewife	1,021	1.79%	45,362,014.07	1.69%	
Lawyers - Jurists	556	0.97%	40,227,229.14	1.50%	
Independent means	566	0.99%	38,463,303.92	1.43%	
Civil Servant - Primary School Teachers	1,121	1.96%	38,274,308.72	1.42%	
Grand Total	57,118	100.00%	2,689,967,868.17	100.00%	