

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



Report No: 111

Reporting Date: 20/9/2024

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2024	31/8/2024

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

**I Programme Details** as of 20/9/2024

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-Jul-24	21-Oct-24	60	Act/360	2.0000%	2,066,666.40	-
4	20-Aug-24	20-Nov-24	31	Act/360	2.0000%	1,067,777.64	-
6	22-Jul-24	21-Oct-24	60	Act/360	2.0000%	2,000,000.40	-
7	20-Aug-24	20-Nov-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 31/8/2024			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	473,492,361.52	2,250,058,908.48	2,752,918,255.89	476,719,012.64	2,265,304,312.60	2,765,376,706.01
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	472,166,757.39	2,243,009,984.32	2,744,461,510.86	475,578,412.50	2,259,429,453.75	2,758,305,371.61
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	444,900,062.74	2,216,888,212.86	2,689,381,907.36	449,637,967.39	2,233,186,110.70	2,704,850,820.02
A.4	Aggregate Original Principal O/S balance	620,505,209.67	3,616,536,899.02	4,237,042,108.69	618,628,429.93	3,633,574,142.89	4,252,202,572.82
A.5	Average Current Principal O/S balance	100,401.26	42,703.72	47,955.24	100,722.38	42,756.11	47,914.35
A.6	Average Original Principal O/S balance	131,574.47	68,638.01	73,808.35	130,705.35	68,581.29	73,675.87
A.7	Maximum Current Principal O/S balance	958,653.46	1,556,094.57	1,556,094.57	959,167.28	1,561,988.05	1,561,988.05
A.8	Maximum Original Principal O/S balance	1,280,961.77	2,000,000.00	2,000,000.00	1,265,240.32	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,716	52,690	57,406	4,733	52,982	57,715
A.10	Weighted Average Seasoning (years)	9.63	9.54	9.56	9.57	9.48	9.49
A.11	Weighted Average Remaining Maturity (years)	19.22	18.72	18.81	19.28	18.77	18.86
A.12	Weighted Average Current Indexed LTV percent (%)	68.14	44.38	48.72	67.44	44.43	48.59
A.13	Weighted Average Current Unindexed LTV percent (%)	69.42	46.99	51.09	68.69	47.05	50.97
A.14	Weighted Average Original LTV percent (%)	77.52	63.46	66.03	76.93	63.48	65.91
A.15	Weighted Average Interest Rate - Total (%)	2.26	4.40	4.01	2.31	4.40	4.02
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.48	4.37	3.48	2.53	4.37	3.51
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.14	96.78	96.66	96.93	96.37	96.47
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.96	2.18	2.32	2.15	2.80	2.68
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.62	0.73	0.71	0.69	0.57	0.59
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.28	0.31	0.31	0.24	0.26	0.26
A.21	FX Rate	0.9416	-	-	0.9533	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/8/2024					
B.1	Scheduled And Paid Repayments	6,152	1,651,199.79	53,978	8,370,214.37	60,130	10,123,825.02
B.2	Partial Prepayments	6	128,294.99	139	1,087,586.73	145	1,223,838.84
B.3	Whole Prepayments	7	417,127.84	96	2,964,892.04	103	3,407,891.02
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,196,622.62</b>	-	<b>12,422,693.14</b>	-	<b>14,755,554.89</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/8/2024					
C.1	Interest From Installments	6,006	883,028.93	61,929	7,594,872.88	67,935	8,532,669.11
C.2	Interest From Overdues	2,456	2,763.35	15,315	19,156.60	17,771	22,091.34
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>885,792.28</b>	-	<b>7,614,029.48</b>	-	<b>8,554,760.45</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/8/2024					
A.1	Performing Loans	4,551	455,208,463.44	51,152	2,177,630,045.38	55,703	2,661,071,489.14
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	149	16,958,293.95	1,417	65,379,938.94	1,566	83,390,021.72
A.3	<b>Totals (A1+ A2)</b>	<b>4,700</b>	<b>472,166,757.39</b>	<b>52,569</b>	<b>2,243,009,984.32</b>	<b>57,269</b>	<b>2,744,461,510.86</b>
A.4	In Arrears Loans 90 Days To 360 Days	16	1,325,604.13	121	7,048,924.16	137	8,456,745.03
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>16</b>	<b>1,325,604.13</b>	<b>121</b>	<b>7,048,924.16</b>	<b>137</b>	<b>8,456,745.03</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/8/2024					
B.1	30 Days < Installment <= 59 Days	119	14,001,902.88	1,090	48,999,185.85	1,209	63,869,516.01
B.2	60 Days < Installment <= 89 Days	30	2,956,391.07	327	16,380,753.09	357	19,520,505.71
B.3	<b>Total (B1+B2=A4)</b>	<b>149</b>	<b>16,958,293.95</b>	<b>1,417</b>	<b>65,379,938.94</b>	<b>1,566</b>	<b>83,390,021.72</b>
B.4	90 Days < Installment <= 119 Days	11	733,492.93	78	4,339,849.30	89	5,118,834.99
B.5	120 Days < Installment <= 360 Days	5	592,111.20	43	2,709,074.86	48	3,337,910.03
B.6	<b>Total (B4+B5=A4)</b>	<b>16</b>	<b>1,325,604.13</b>	<b>121</b>	<b>7,048,924.16</b>	<b>137</b>	<b>8,456,745.03</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
		As of 31/8/2024					
A.1	Total Outstanding Balance	0.00	1,034,687.73	0.00	2,894,358.71	0.00	3,951,456.92
A.2	Number of Loans	0	9	0	188	0	197



## Statutory Tests

as of 31/8/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,689,381,907.36
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	24,847,302.40
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

### Nominal Value Test Result

Pass

<b>Nominal Value</b> (A+B+LB)	2,714,229,209.76
<b>Bonds Principal * Req.Coverage.Perc.</b> ( C * Req.Coverage.Perc. )	2,562,000,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	2,978,155,178.53
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	24,847,302.40
Net Present Value of Covered Bond Liabilities	2,414,761,856.77
Lump Sum Amount ( C * 1% )	24,400,000.00

### Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,845,756,403.98
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	24,847,302.40
Net Present Value of Covered Bond Liabilities	2,339,342,139.70
Lump Sum Amount ( C * 1% )	24,400,000.00

### Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,151,027,567.37
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	24,847,302.40
Net Present Value of Covered Bond Liabilities	2,444,523,108.98
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	76,051,991.49
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	

### Parameters

LTV Cap	80.00%
Required Coverage Percentage	105.00%

### Liquidity Buffer Reserve Ledger <sup>2</sup>

as of calculation date

Balance at closing (previous period)	24,840,000.00
Credit interest	111,086.86
<b>Opening Balance</b>	<b>24,951,086.86</b>
<b>Required Liquidity Buffer Reserve Ledger Amount</b>	<b>24,840,000.00</b>
<b>Amount credited to the account (payment to BoNY)</b>	<b>0.00</b>
<b>Available o/s Reserve Amount</b>	<b>24,951,086.86</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

<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	4,716	8.22%	502,859,347.41	18.27%
EUR	52,690	91.78%	2,250,058,908.48	81.73%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,686	29.07%	400,422,801.33	9.45%
37.501 - 75.000	20,465	35.65%	1,132,396,264.93	26.73%
75.001 - 100.000	8,440	14.70%	745,036,393.20	17.58%
100.001 - 150.000	7,204	12.55%	888,691,982.96	20.97%
150.001 - 250.000	3,498	6.09%	660,691,995.99	15.59%
250.001 - 500.000	992	1.73%	321,791,242.39	7.59%
500.001 +	121	0.21%	88,011,427.89	2.08%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>4,237,042,108.69</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,746	55.30%	572,566,997.36	20.80%
37.501 - 75.000	15,252	26.57%	809,808,918.97	29.42%
75.001 - 100.000	4,276	7.45%	367,441,857.16	13.35%
100.001 - 150.000	3,710	6.46%	445,738,018.31	16.19%
150.001 - 250.000	1,805	3.14%	336,738,202.54	12.23%
250.001 - 500.000	554	0.97%	178,183,133.00	6.47%
500.001 +	63	0.11%	42,441,128.54	1.54%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,754	15.25%	169,999,089.74	6.18%
2005	4,154	7.24%	152,747,174.98	5.55%
2006	5,639	9.82%	220,813,488.87	8.02%
2007	4,489	7.82%	200,794,279.89	7.29%
2008	2,406	4.19%	111,295,211.26	4.04%
2009	1,581	2.75%	69,600,818.41	2.53%
2010	2,299	4.00%	95,357,997.86	3.46%
2011	2,014	3.51%	76,369,039.64	2.77%
2012	1,567	2.73%	50,843,114.67	1.85%
2013	1,159	2.02%	36,905,808.92	1.34%
2014	481	0.84%	15,303,480.32	0.56%
2015	455	0.79%	17,932,793.97	0.65%
2016	455	0.79%	20,069,270.94	0.73%
2017	614	1.07%	27,685,920.61	1.01%
2018	768	1.34%	35,315,031.62	1.28%
2019	2,250	3.92%	150,662,584.05	5.47%
2020	7,635	13.30%	548,438,796.62	19.92%
2021	6,702	11.67%	471,492,580.96	17.13%
2022	2,741	4.77%	192,341,818.71	6.99%
2023	1,163	2.03%	82,192,719.23	2.99%
2024	80	0.14%	6,757,234.62	0.25%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,007	3.50%	8,356,898.47	0.30%
2026 - 2030	11,143	19.41%	174,792,018.80	6.35%
2031 - 2035	10,394	18.11%	355,508,437.32	12.91%
2036 - 2040	10,649	18.55%	542,256,962.27	19.70%
2041 - 2045	8,344	14.54%	513,789,958.69	18.66%
2046 +	14,869	25.90%	1,158,213,980.33	42.07%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,066	10.57%	44,274,794.71	1.61%
40.01 - 60 months	3,294	5.74%	53,011,262.50	1.93%
60.01 - 90 months	6,557	11.42%	160,773,865.28	5.84%
90.01 - 120 months	4,383	7.64%	149,222,670.90	5.42%
120.01 - 150 months	6,098	10.62%	254,708,698.29	9.25%
150.01 - 180 months	4,995	8.70%	262,116,475.78	9.52%
over 180 months	26,013	45.31%	1,828,810,488.44	66.43%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	58	0.10%	6,380,340.14	0.23%
1.01% - 2.00%	1,428	2.49%	172,729,770.06	6.27%
2.01% - 3.00%	3,829	6.67%	377,115,411.32	13.70%
3.01% - 4.00%	15,384	26.80%	995,377,736.20	36.16%
4.01% - 5.00%	22,488	39.17%	779,820,900.50	28.33%
5.01% - 6.00%	8,104	14.12%	239,872,344.24	8.71%
6.01% - 7.00%	3,922	6.83%	132,008,407.30	4.80%
7.01% +	2,193	3.82%	49,613,346.13	1.80%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,731	34.37%	378,562,087.19	13.75%
20.01% - 30.00%	8,788	15.31%	366,813,997.07	13.32%
30.01% - 40.00%	7,906	13.77%	414,138,604.58	15.04%
40.01% - 50.00%	6,690	11.65%	411,151,295.38	14.94%
50.01% - 60.00%	5,044	8.79%	344,308,082.86	12.51%
60.01% - 70.00%	3,683	6.42%	278,937,440.12	10.13%
70.01% - 80.00%	2,491	4.34%	218,407,818.09	7.93%
80.01% - 90.00%	1,435	2.50%	148,285,777.33	5.39%
90.01% - 100.00%	853	1.49%	93,741,620.76	3.41%
100.00% +	785	1.37%	98,571,532.50	3.58%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</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%	17,476	30.44%	310,942,644.32	11.30%
20.01% - 30.00%	9,004	15.68%	335,778,207.57	12.20%
30.01% - 40.00%	7,894	13.75%	387,086,040.08	14.06%
40.01% - 50.00%	6,616	11.52%	380,477,594.89	13.82%
50.01% - 60.00%	5,639	9.82%	381,519,439.46	13.86%
60.01% - 70.00%	4,966	8.65%	369,290,699.53	13.41%
70.01% - 80.00%	3,049	5.31%	264,353,757.14	9.60%
80.01% - 90.00%	1,291	2.25%	136,704,327.00	4.97%
90.01% - 100.00%	685	1.19%	84,285,736.12	3.06%
100.00% +	786	1.37%	102,479,809.79	3.72%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</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%	4,090	7.12%	79,240,033.73	2.88%
20.01% - 30.00%	5,550	9.67%	152,189,928.88	5.53%
30.01% - 40.00%	7,169	12.49%	246,044,008.24	8.94%
40.01% - 50.00%	8,241	14.36%	336,811,886.45	12.23%
50.01% - 60.00%	8,333	14.52%	398,486,115.12	14.48%
60.01% - 70.00%	7,637	13.30%	409,639,691.53	14.88%
70.01% - 80.00%	8,072	14.06%	490,489,207.01	17.82%
80.01% - 90.00%	3,980	6.93%	273,172,516.69	9.92%
90.01% - 100.00%	2,518	4.39%	198,564,056.59	7.21%
100.00% +	1,816	3.16%	168,280,811.64	6.11%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,057	43.65%	1,430,029,779.52	51.95%
Thessaloniki	8,078	14.07%	372,168,890.44	13.52%
Macedonia	5,996	10.44%	205,613,385.52	7.47%
Peloponnese	4,068	7.09%	163,007,636.15	5.92%
Thessaly	3,776	6.58%	136,191,785.00	4.95%
Stereia Ellada	2,996	5.22%	113,965,979.14	4.14%
Creta Island	2,120	3.69%	98,068,965.72	3.56%
Ionian Islands	889	1.55%	41,808,037.79	1.52%
Thrace	1,363	2.37%	50,927,980.57	1.85%
Epirus	1,485	2.59%	50,098,969.01	1.82%
Aegean Islands	1,578	2.75%	91,036,847.01	3.31%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	200	0.35%	14,606,264.81	0.53%
12 - 24	1,943	3.38%	135,964,281.57	4.94%
24 - 36	2,875	5.01%	205,584,591.97	7.47%
36 - 60	14,649	25.52%	1,049,094,072.48	38.11%
60 - 96	2,405	4.19%	115,217,695.38	4.19%
over 96	35,334	61.55%	1,232,451,349.67	44.77%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
Interest expected to be received during the 1st year on:				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	1	0.00%	23,424.94	0.00%
5 - 10 years	1,090	1.90%	25,044,705.17	0.91%
10 - 15 years	4,020	7.00%	117,323,050.92	4.26%
15 - 20 years	8,352	14.55%	295,762,907.18	10.74%
20 - 25 years	11,435	19.92%	489,826,639.88	17.79%
25 - 30 years	18,061	31.46%	849,760,777.78	30.87%
30 - 35 years	8,690	15.14%	653,523,580.75	23.74%
35 years +	5,757	10.03%	321,653,169.27	11.68%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,200	75.25%	1,955,263,039.54	71.03%
Houses	14,206	24.75%	797,655,216.35	28.97%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,749	18.72%	507,135,129.56	18.42%
Purchase	28,676	49.95%	1,539,327,410.22	55.92%
Repair	11,740	20.45%	492,618,257.95	17.89%
Construction (re-mortgage)	144	0.25%	10,933,521.41	0.40%
Purchase (re-mortgage)	711	1.24%	44,428,641.38	1.61%
Repair (re-mortgage)	449	0.78%	26,049,812.45	0.95%
Equity Release	4,937	8.60%	132,425,482.92	4.81%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,360	99.92%	2,748,431,567.17	99.84%
Balloon	46	0.08%	4,486,688.72	0.16%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,378	86.02%	2,276,143,904.50	82.68%
Fixed Converting to Floating	7,939	13.83%	474,139,296.26	17.22%
Fixed to Maturity	89	0.16%	2,635,055.13	0.10%
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	545	1.10%	20,930,642.14	0.92%	
Euribor 1 Month	511	1.03%	32,638,212.10	1.43%	
Euribor 3 Months	2,182	4.42%	119,291,827.88	5.24%	
Eurobank OEK's Rate	124	0.25%	1,878,818.07	0.08%	
Originator Rate	7,604	15.40%	124,327,665.46	5.46%	
Saron 1M ISDA (CHF)	232	0.47%	27,781,251.48	1.22%	
Saron 3M ISDA (CHF)	168	0.34%	21,426,145.53	0.94%	
ESTR 1M ISDA (EUR)	72	0.15%	1,154,355.28	0.05%	
Cap ECB Tracker	12,683	25.69%	413,106,199.21	18.15%	
Cap Euribor 1 Month	4,305	8.72%	245,778,131.38	10.80%	
Cap Euribor 3 Months	16,630	33.68%	815,052,239.58	35.81%	
Cap Saron ISDA (CHF) 1M	2,861	5.79%	285,765,274.98	12.55%	
Cap Saron ISDA (CHF) 3M	1,426	2.89%	166,385,246.86	7.31%	
Other	35	0.07%	627,894.56	0.03%	
<b>Grand Total</b>	<b>49,378</b>	<b>100.00%</b>	<b>2,276,143,904.50</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	0.47%	1,419,476.86	0.30%	
Euribor 1 Month	34	0.43%	1,645,662.58	0.35%	
Euribor 3 Months	7,856	98.95%	470,816,641.80	99.30%	
Originator Rate	12	0.15%	257,515.02	0.05%	
<b>Grand Total</b>	<b>7,939</b>	<b>100.00%</b>	<b>474,139,296.26</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	132	1.66%	6,078,613.53	1.28%	
1 Jan 2026 - 31 Dec 2030	2,442	30.76%	127,036,064.07	26.79%	
1 Jan 2031 - 31 Dec 2035	1,822	22.95%	108,850,164.42	22.96%	
1 Jan 2036 - 31 Dec 2040	1,403	17.67%	84,495,660.49	17.82%	
1 Jan 2041 +	2,140	26.96%	147,678,793.75	31.15%	
<b>Grand Total</b>	<b>7,939</b>	<b>100.00%</b>	<b>474,139,296.26</b>	<b>100.00%</b>	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57,406	100.00%	2,752,918,255.89	100.00%	
Y	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</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	48,252	84.05%	2,445,779,676.00	88.84%	
Y	9,154	15.95%	307,138,579.89	11.16%	
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,131	97.78%	2,677,019,363.13	97.24%	
Y	1,275	2.22%	75,898,892.76	2.76%	
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,320	96.37%	2,615,396,484.58	95.00%	
S	2,086	3.63%	137,521,771.31	5.00%	
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,552	89.80%	2,569,203,381.80	93.33%	
Y	5,854	10.20%	183,714,874.09	6.67%	
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	54,721	95.32%	2,629,773,994.58	95.53%	
Second home/Holiday houses	2,497	4.35%	115,315,468.13	4.19%	
Buy-to-let/Non-Owner occupied	88	0.15%	3,742,678.09	0.14%	
Other	100	0.17%	4,086,115.08	0.15%	
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,442	25.16%	792,202,096.96	28.78%	
Other Private Employees	9,386	16.35%	483,037,329.80	17.55%	
Pensioner	10,453	18.21%	348,652,339.30	12.66%	
Civil Servant	5,854	10.20%	231,422,520.27	8.41%	
Other Self employed	3,161	5.51%	211,787,324.24	7.69%	
Unemployed	3,441	5.99%	153,835,718.86	5.59%	
Bank employee	1,709	2.98%	116,177,688.84	4.22%	
Civil Servant - Policeman	1,699	2.96%	79,985,657.71	2.91%	
Salesman	1,320	2.30%	58,667,128.66	2.13%	
Military Personnel	1,171	2.04%	56,401,004.33	2.05%	
Teacher	1,517	2.64%	56,353,213.89	2.05%	
Housewife	1,020	1.78%	46,961,248.65	1.71%	
Lawyers - Jurists	554	0.97%	41,247,010.73	1.50%	
Independent means	564	0.98%	38,239,736.33	1.39%	
Civil Servant - Primary School Teachers	1,115	1.94%	37,948,237.32	1.38%	
<b>Grand Total</b>	<b>57,406</b>	<b>100.00%</b>	<b>2,752,918,255.89</b>	<b>100.00%</b>	