

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **114**

Reporting Date: **20/12/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2024	30/11/2024

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

I Programme Details as of 20/12/2024

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	21-Oct-24	20-Jan-25	60	Act/360	2.0000%	2,066,666.67	-
4	20-Nov-24	20-Feb-25	30	Act/360	2.0000%	1,033,333.20	-
6	21-Oct-24	20-Jan-25	60	Act/360	2.0000%	1,999,999.80	-
7	20-Nov-24	20-Feb-25	30	Act/360	2.0000%	1,000,000.20	-

Fixed rate liabilities **0.00%**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2024			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	494,260,257.69	2,265,312,388.07	2,796,261,209.31	464,637,653.51	2,209,359,340.77	2,703,024,506.00
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	493,798,380.74	2,258,236,429.10	2,788,689,088.61	464,267,953.89	2,203,482,735.95	2,696,755,105.15
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	458,491,881.34	2,230,692,306.52	2,723,217,692.00	437,831,998.36	2,178,143,848.40	2,643,328,717.04
A.4	Aggregate Original Principal O/S balance	652,085,624.95	3,639,778,909.48	4,291,864,534.43	613,808,407.56	3,574,574,880.63	4,188,383,288.19
A.5	Average Current Principal O/S balance	101,616.01	42,841.17	48,427.65	99,879.12	42,433.82	47,657.26
A.6	Average Original Principal O/S balance	134,063.66	68,834.82	74,329.58	131,945.06	68,654.69	73,845.75
A.7	Maximum Current Principal O/S balance	957,904.64	2,482,796.70	2,482,796.70	957,904.64	1,544,218.77	1,544,218.77
A.8	Maximum Original Principal O/S balance	1,362,177.82	5,000,000.00	5,000,000.00	1,281,506.16	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,864	52,877	57,741	4,652	52,066	56,718
A.10	Weighted Average Seasoning (years)	9.59	9.56	9.57	9.77	9.68	9.70
A.11	Weighted Average Remaining Maturity (years)	19.43	18.67	18.81	19.13	18.63	18.72
A.12	Weighted Average Current Indexed LTV percent (%)	70.67	44.57	49.53	67.95	44.27	48.59
A.13	Weighted Average Current Unindexed LTV percent (%)	71.68	47.10	51.77	69.24	46.87	50.95
A.14	Weighted Average Original LTV percent (%)	79.51	63.68	66.68	77.60	63.50	66.07
A.15	Weighted Average Interest Rate - Total (%)	2.06	4.34	3.91	2.25	4.37	3.98
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.25	4.32	3.34	2.48	4.34	3.46
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.03	96.07	95.87	95.65	95.58	95.59
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.64	2.74	2.91	3.43	3.28	3.31
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.24	0.87	0.94	0.83	0.88	0.87
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.09	0.31	0.27	0.08	0.27	0.23
A.21	FX Rate	0.9309	1.00	0.00	0.9412	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2024					
		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	6,158	1,651,118.62	53,350	8,299,685.86	59,508	10,073,365.76
B.2	Partial Prepayments	12	203,394.50	161	1,409,877.94	173	1,628,370.26
B.3	Whole Prepayments	15	1,024,839.36	142	4,370,237.94	157	5,471,150.35
B.4	Total Principal Receipts (B1+B2+B3)	-	2,879,352.48	-	14,079,801.74	-	17,172,886.37

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2024					
		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	5,874	844,773.25	61,009	7,391,138.18	66,883	8,298,618.31
C.2	Interest From Overdues	2,763	2,801.48	15,987	19,467.08	18,750	22,476.51
C.3	Total Interest Receipts (C1+C2)	-	847,574.73	-	7,410,605.26	-	8,321,094.82
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2024					
		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	4,682	469,670,986.78	51,199	2,176,374,354.74	55,881	2,680,908,662.16
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	176	24,127,393.96	1,570	81,862,074.36	1,746	107,780,426.45
A.3	Totals (A1+ A2)	4,858	493,798,380.74	52,769	2,258,236,429.10	57,627	2,788,689,088.61
A.4	In Arrears Loans 90 Days To 360 Days	6	461,876.95	108	7,075,958.97	114	7,572,120.70
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	6	461,876.95	108	7,075,958.97	114	7,572,120.70

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2024					
		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	139	17,981,463.37	1,234	62,041,989.10	1,373	81,358,202.84
B.2	60 Days < Installment <= 89 Days	37	6,145,930.59	336	19,820,085.26	373	26,422,223.61
B.3	Total (B1+B2=A4)	176	24,127,393.96	1,570	81,862,074.36	1,746	107,780,426.45
B.4	90 Days < Installment <= 119 Days	6	461,876.95	108	7,075,958.97	114	7,572,120.70
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	6	461,876.95	108	7,075,958.97	114	7,572,120.70

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2024					
		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	34,678,865.65	2,190,300.02	75,555,583.36	5,591,281.16	112,808,634.87	7,944,165.49
A.2	Number of Loans	262	33	1,172	209	1,434	242



Statutory Tests

as of 30/11/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,723,217,692.00
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	25,102,456.64
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)	2,748,320,148.64
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	3,045,512,166.98
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	25,102,456.64
Net Present Value of Covered Bond Liabilities	2,438,218,324.91
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,914,362,661.91
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	25,102,456.64
Net Present Value of Covered Bond Liabilities	2,353,217,571.68
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,282,032,338.73
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	25,102,456.64
Net Present Value of Covered Bond Liabilities	2,470,475,222.09
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	68,142,821.80
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 Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	25,058,406.27
Credit interest	44,050.36
Opening Balance	25,102,456.63
Required Liquidity Buffer Reserve Ledger Amount	24,671,111.11
Amount credited to the account (payment to BoNY)	-431,345.52
Available o/s Reserve Amount	24,671,111.11

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

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,864	8.42%	530,948,821.24	18.99%
EUR	52,877	91.58%	2,265,312,388.07	81.01%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,775	29.05%	402,568,240.43	9.38%
37.501 - 75.000	20,522	35.54%	1,135,424,298.41	26.46%
75.001 - 100.000	8,448	14.63%	745,543,218.48	17.37%
100.001 - 150.000	7,244	12.55%	893,140,675.17	20.81%
150.001 - 250.000	3,582	6.20%	677,293,453.33	15.78%
250.001 - 500.000	1,041	1.80%	337,551,485.33	7.86%
500.001 +	129	0.22%	100,343,163.28	2.34%
Grand Total	57,741	100.00%	4,291,864,534.43	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,859	55.18%	571,092,935.60	20.42%
37.501 - 75.000	15,268	26.44%	810,468,375.07	28.98%
75.001 - 100.000	4,294	7.44%	369,144,666.57	13.20%
100.001 - 150.000	3,762	6.52%	452,269,695.16	16.17%
150.001 - 250.000	1,890	3.27%	353,269,496.36	12.63%
250.001 - 500.000	600	1.04%	192,482,577.12	6.88%
500.001 +	68	0.12%	47,533,463.42	1.70%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,626	14.94%	163,929,704.53	5.86%
2005	4,076	7.06%	148,625,828.57	5.32%
2006	5,602	9.70%	217,075,215.50	7.76%
2007	4,480	7.76%	200,202,429.40	7.16%
2008	2,390	4.14%	110,720,334.61	3.96%
2009	1,511	2.62%	68,761,465.30	2.46%
2010	2,276	3.94%	93,127,876.57	3.33%
2011	1,980	3.43%	76,743,215.42	2.74%
2012	1,562	2.71%	50,525,826.25	1.81%
2013	1,144	1.98%	36,035,694.05	1.29%
2014	464	0.80%	14,735,522.51	0.53%
2015	450	0.78%	17,572,637.92	0.63%
2016	449	0.78%	19,681,414.03	0.70%
2017	602	1.04%	26,960,627.11	0.96%
2018	762	1.32%	35,530,002.66	1.27%
2019	2,266	3.92%	152,220,593.73	5.44%
2020	7,709	13.35%	556,690,827.83	19.91%
2021	6,830	11.83%	483,279,963.66	17.28%
2022	2,904	5.03%	202,745,951.67	7.25%
2023	1,330	2.30%	93,260,316.55	3.34%
2024	328	0.57%	27,835,761.42	1.00%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,724	2.99%	5,991,587.63	0.21%
2026 - 2030	11,075	19.18%	167,045,627.78	5.97%
2031 - 2035	10,436	18.07%	349,658,696.86	12.50%
2036 - 2040	10,748	18.61%	545,546,415.24	19.51%
2041 - 2045	8,466	14.66%	522,683,027.27	18.69%
2046 +	15,292	26.48%	1,205,335,854.53	43.11%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,410	11.10%	48,016,893.57	1.72%
40.01 - 60 months	2,996	5.19%	51,017,700.16	1.82%
60.01 - 90 months	6,581	11.40%	159,859,667.90	5.72%
90.01 - 120 months	4,383	7.59%	148,979,242.62	5.33%
120.01 - 150 months	6,421	11.12%	272,498,720.74	9.75%
150.01 - 180 months	4,755	8.24%	249,301,920.34	8.92%
over 180 months	26,195	45.37%	1,866,587,063.97	66.75%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	65	0.11%	7,385,613.64	0.26%
1.01% - 2.00%	1,761	3.05%	207,001,175.72	7.40%
2.01% - 3.00%	3,781	6.55%	380,036,524.81	13.59%
3.01% - 4.00%	15,542	26.92%	1,003,328,454.33	35.88%
4.01% - 5.00%	23,582	40.84%	821,118,044.11	29.36%
5.01% - 6.00%	7,213	12.49%	204,907,613.59	7.33%
6.01% - 7.00%	3,864	6.69%	132,032,721.95	4.72%
7.01% +	1,933	3.35%	40,451,061.15	1.45%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,857	34.39%	381,341,117.10	13.64%
20.01% - 30.00%	8,761	15.17%	365,069,890.64	13.06%
30.01% - 40.00%	7,893	13.67%	414,795,155.54	14.83%
40.01% - 50.00%	6,672	11.56%	412,652,381.10	14.76%
50.01% - 60.00%	5,043	8.73%	344,753,695.64	12.33%
60.01% - 70.00%	3,690	6.39%	281,097,729.92	10.05%
70.01% - 80.00%	2,534	4.39%	224,656,038.10	8.03%
80.01% - 90.00%	1,431	2.48%	147,629,144.60	5.28%
90.01% - 100.00%	872	1.51%	95,722,564.60	3.42%
100.00% +	988	1.71%	128,543,492.07	4.60%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,647	30.56%	313,686,663.23	11.22%
20.01% - 30.00%	8,975	15.54%	335,215,322.71	11.99%
30.01% - 40.00%	7,836	13.57%	386,846,666.94	13.83%
40.01% - 50.00%	6,663	11.54%	386,483,710.51	13.82%
50.01% - 60.00%	5,633	9.76%	382,638,370.22	13.68%
60.01% - 70.00%	4,964	8.60%	368,250,333.12	13.17%
70.01% - 80.00%	3,036	5.26%	266,609,398.21	9.53%
80.01% - 90.00%	1,334	2.31%	142,707,128.29	5.10%
90.01% - 100.00%	738	1.28%	89,544,167.49	3.20%
100.00% +	915	1.58%	124,279,448.60	4.44%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,115	7.13%	79,295,539.16	2.84%
20.01% - 30.00%	5,570	9.65%	152,612,941.58	5.46%
30.01% - 40.00%	7,203	12.47%	248,129,524.33	8.87%
40.01% - 50.00%	8,291	14.36%	338,791,981.95	12.12%
50.01% - 60.00%	8,307	14.39%	400,626,086.21	14.33%
60.01% - 70.00%	7,632	13.22%	407,896,185.50	14.59%
70.01% - 80.00%	8,083	14.00%	494,982,938.94	17.70%
80.01% - 90.00%	4,015	6.95%	278,671,882.27	9.97%
90.01% - 100.00%	2,531	4.38%	199,843,154.52	7.15%
100.00% +	1,994	3.45%	195,410,974.84	6.99%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,199	43.64%	1,459,077,761.25	52.18%
Thessaloniki	8,086	14.00%	374,798,223.68	13.40%
Macedonia	6,037	10.46%	208,549,878.92	7.46%
Peloponnese	4,099	7.10%	165,103,804.69	5.90%
Thessaly	3,837	6.65%	137,502,239.48	4.92%
Sterea Ellada	3,002	5.20%	115,931,287.46	4.15%
Creta Island	2,144	3.71%	99,736,059.02	3.57%
Ionian Islands	895	1.55%	42,693,645.85	1.53%
Thrace	1,367	2.37%	51,194,485.88	1.83%
Epirus	1,489	2.58%	50,281,402.72	1.80%
Aegean Islands	1,586	2.75%	91,392,420.37	3.27%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	343	0.59%	29,045,363.15	1.04%
12 - 24	1,481	2.56%	103,796,347.43	3.71%
24 - 36	2,861	4.95%	200,236,024.94	7.16%
36 - 60	14,484	25.08%	1,037,252,385.69	37.09%
60 - 96	3,556	6.16%	207,785,107.75	7.43%
over 96	35,016	60.64%	1,218,145,980.34	43.56%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	1	0.00%	21,376.42	0.00%
5 - 10 years	1,126	1.95%	25,199,651.11	0.90%
10 - 15 years	3,970	6.88%	116,361,020.05	4.16%
15 - 20 years	8,326	14.42%	300,739,778.82	10.76%
20 - 25 years	11,522	19.95%	494,998,984.57	17.70%
25 - 30 years	18,192	31.51%	858,499,282.93	30.70%
30 - 35 years	8,862	15.35%	679,618,744.62	24.30%
35 years +	5,742	9.94%	320,822,370.78	11.47%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,367	75.11%	1,977,508,927.77	70.72%
Houses	14,374	24.89%	818,752,281.54	29.28%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,776	18.66%	512,870,875.57	18.34%
Purchase	28,865	49.99%	1,566,204,020.69	56.01%
Repair	11,767	20.38%	499,080,182.53	17.85%
Construction (re-mortgage)	147	0.25%	11,438,683.95	0.41%
Purchase (re-mortgage)	737	1.28%	46,926,227.94	1.68%
Repair (re-mortgage)	459	0.79%	26,583,308.23	0.95%
Equity Release	4,990	8.64%	133,157,910.39	4.76%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,697	99.92%	2,791,965,855.67	99.85%
Balloon	44	0.08%	4,295,353.64	0.15%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,390	85.54%	2,297,267,794.67	82.15%
Fixed Converting to Floating	8,256	14.30%	496,433,263.08	17.75%
Fixed to Maturity	95	0.16%	2,560,151.55	0.09%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

Fixed rate assets 17.85%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	576	1.17%	22,077,951.66	0.96%
Euribor 1 Month	588	1.19%	35,889,085.73	1.56%
Euribor 3 Months	2,330	4.72%	128,796,526.58	5.61%
Eurobank OEK's Rate	121	0.24%	1,792,593.43	0.08%
Originator Rate	7,526	15.24%	120,624,491.77	5.25%
Saron 1M ISDA (CHF)	256	0.52%	32,182,882.67	1.40%
Saron 3M ISDA (CHF)	179	0.36%	23,709,930.50	1.03%
ESTR 1M ISDA (EUR)	74	0.15%	1,205,694.07	0.05%
Cap ECB Tracker	12,446	25.20%	400,652,931.43	17.44%
Cap Euribor 1 Month	4,336	8.78%	247,311,994.88	10.77%
Cap Euribor 3 Months	16,525	33.46%	808,969,599.40	35.21%
Cap Saron ISDA (CHF) 1M	2,893	5.86%	293,906,498.95	12.79%
Cap Saron ISDA (CHF) 3M	1,503	3.04%	179,500,353.11	7.81%
Other	37	0.07%	647,260.50	0.03%
Grand Total	49,390	100.00%	2,297,267,794.67	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	37	0.45%	1,373,016.54	0.28%
Euribor 1 Month	34	0.41%	1,611,561.83	0.32%
Euribor 3 Months	8,176	99.03%	493,296,272.14	99.37%
Originator Rate	9	0.11%	152,412.57	0.03%
Grand Total	8,256	100.00%	496,433,263.08	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	113	1.37%	5,096,955.36	1.03%
1 Jan 2026 - 31 Dec 2030	2,532	30.67%	133,080,499.05	26.81%
1 Jan 2031 - 31 Dec 2035	1,929	23.36%	115,825,293.24	23.33%
1 Jan 2036 - 31 Dec 2040	1,444	17.49%	86,951,525.28	17.52%
1 Jan 2041 +	2,236	27.08%	155,432,700.54	31.31%
Grand Total	8,256	100.00%	496,433,263.08	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	57,741	100.00%	2,796,261,209.31	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	57,741	100.00%	2,796,261,209.31	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	48,581	84.14%	2,488,004,004.31	88.98%
Y	9,160	15.86%	308,257,204.99	11.02%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,486	97.83%	2,721,092,081.27	97.31%
Y	1,255	2.17%	75,169,128.04	2.69%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,608	96.31%	2,650,914,486.39	94.80%
S	2,133	3.69%	145,346,722.92	5.20%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	51,824	89.75%	2,608,539,660.70	93.29%
Y	5,917	10.25%	187,721,548.60	6.71%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	55,014	95.28%	2,669,311,244.27	95.46%
Second home/Holiday houses	2,532	4.39%	118,451,759.89	4.24%
Buy-to-let/Non-Owner occupied	88	0.15%	3,802,043.39	0.14%
Other	107	0.19%	4,696,161.76	0.17%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,450	25.03%	801,500,977.51	28.66%
Other Private Employees	9,559	16.55%	498,794,743.30	17.84%
Pensioner	10,542	18.26%	352,443,060.44	12.60%
Civil Servant	5,879	10.18%	234,610,684.93	8.39%
Other Self employed	3,195	5.53%	217,228,653.64	7.77%
Unemployed	3,465	6.00%	154,670,465.67	5.53%
Bank employee	1,738	3.01%	120,389,893.62	4.31%
Civil Servant - Policeman	1,696	2.94%	80,369,984.04	2.87%
Salesman	1,313	2.27%	59,010,443.29	2.11%
Teacher	1,515	2.62%	56,648,256.59	2.03%
Military Personnel	1,166	2.02%	56,475,998.63	2.02%
Housewife	1,024	1.77%	47,273,786.70	1.69%
Lawyers - Juurists	545	0.94%	41,846,242.62	1.50%
Independent means	558	0.97%	37,846,740.30	1.35%
Civil Servant - Primary School Teachers	1,096	1.90%	37,151,278.02	1.33%
Grand Total	57,741	100.00%	2,796,261,209.31	100.00%