

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



Report No: **112**

Reporting Date: **21/10/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/9/2024</b>	<b>30/9/2024</b>

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%	3,134,444.04	3,134,444.04
4	20-Aug-24	20-Nov-24	31	Act/360	2.0000%	2,135,555.90	-
6	22-Jul-24	21-Oct-24	60	Act/360	2.0000%	3,033,333.03	3,033,333.03
7	20-Aug-24	20-Nov-24	31	Act/360	2.0000%	2,066,666.46	-

Fixed rate liabilities **0.00%**  
WAL of liabilities **2.06**

**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	468,571,304.43	2,229,019,503.11	2,725,439,997.26	473,492,361.52	2,250,058,908.48	2,752,918,255.89
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	467,554,514.66	2,223,005,837.12	2,718,349,109.35	472,166,757.39	2,243,009,984.32	2,744,461,510.86
A.3	Aggregate Current Principal O/S balance (Trimmed to 80% LTV limit & Bucket<=3)	441,103,558.59	2,197,436,567.33	2,664,756,790.44	444,900,062.74	2,216,888,212.86	2,689,381,907.36
A.4	Aggregate Original Principal O/S balance	616,097,845.06	3,595,327,735.06	4,211,425,580.12	620,505,209.67	3,616,536,899.02	4,237,042,108.69
A.5	Average Current Principal O/S balance	100,079.30	42,561.28	47,769.48	100,401.26	42,703.72	47,955.24
A.6	Average Original Principal O/S balance	131,588.60	68,649.81	73,814.73	131,574.47	68,638.01	73,808.35
A.7	Maximum Current Principal O/S balance	958,279.49	1,550,171.53	1,550,171.53	958,653.46	1,556,094.57	1,556,094.57
A.8	Maximum Original Principal O/S balance	1,277,840.45	2,000,000.00	2,000,000.00	1,280,961.77	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,682	52,372	57,054	4,716	52,690	57,406
A.10	Weighted Average Seasoning (years)	9.69	9.61	9.62	9.63	9.54	9.56
A.11	Weighted Average Remaining Maturity (years)	19.17	18.67	18.76	19.22	18.72	18.81
A.12	Weighted Average Current Indexed LTV percent (%)	67.89	44.32	48.62	68.14	44.38	48.72
A.13	Weighted Average Current Unindexed LTV percent (%)	69.16	46.93	50.98	69.42	46.99	51.09
A.14	Weighted Average Original LTV percent (%)	77.46	63.48	66.02	77.52	63.46	66.03
A.15	Weighted Average Interest Rate - Total (%)	2.26	4.39	4.00	2.26	4.40	4.01
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.48	4.36	3.47	2.48	4.37	3.48
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.14	95.91	95.95	96.14	96.78	96.66
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.96	3.03	3.02	2.96	2.18	2.32
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.68	0.79	0.77	0.62	0.73	0.71
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.22	0.27	0.26	0.28	0.31	0.31
A.21	FX Rate	0.9439	-	-	0.9416	-	-

-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	6,243	1,650,869.08	58,877	9,056,996.59	65,120	10,805,983.86
B.2	Partial Prepayments	15	807,501.20	165	1,503,113.31	180	2,358,607.75
B.3	Whole Prepayments	9	541,891.20	119	3,180,116.14	128	3,754,214.24
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>3,000,261.48</b>	-	<b>13,740,226.04</b>	-	<b>16,918,805.85</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	5,929	860,780.99	67,973	7,904,824.30	73,902	8,816,765.17
C.2	Interest From Overdues	2,631	2,646.33	16,129	20,482.51	18,760	23,286.12
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>863,427.32</b>	-	<b>7,925,306.81</b>	-	<b>8,840,051.30</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	4,527	450,473,119.68	48,957	2,137,747,037.34	53,484	2,614,993,694.49
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	142	17,081,394.98	3,297	85,258,799.78	3,439	103,355,414.87
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>4,669</b>	<b>467,554,514.66</b>	<b>52,254</b>	<b>2,223,005,837.12</b>	<b>56,923</b>	<b>2,718,349,109.35</b>
A.4	In Arrears Loans 90 Days To 360 Days	13	1,016,789.77	118	6,013,665.99	131	7,090,887.91
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>13</b>	<b>1,016,789.77</b>	<b>118</b>	<b>6,013,665.99</b>	<b>131</b>	<b>7,090,887.91</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	115	13,886,681.74	2,903	67,603,195.30	3,018	82,315,221.72
B.2	60 Days < Installment <= 89 Days	27	3,194,713.24	394	17,655,604.48	421	21,040,193.14
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>142</b>	<b>17,081,394.98</b>	<b>3,297</b>	<b>85,258,799.78</b>	<b>3,439</b>	<b>103,355,414.87</b>
B.4	90 Days < Installment <= 119 Days	13	1,016,789.77	114	5,960,124.52	127	7,037,346.44
B.5	120 Days < Installment <= 360 Days	0	0.00	4	53,541.47	4	53,541.47
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>13</b>	<b>1,016,789.77</b>	<b>118</b>	<b>6,013,665.99</b>	<b>131</b>	<b>7,090,887.91</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	1,916,264.61	0.00	7,334,962.00	0.00	9,292,731.32
A.2	Number of Loans	0	25	0	193	0	218

III	<b>Statutory Tests</b>	as of 31/8/2024
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A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,664,756,790.44
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	25,006,407.58
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)	2,689,763,198.02
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	2,970,353,093.13
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	25,006,407.58
Net Present Value of Covered Bond Liabilities	2,431,055,667.00
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	2,843,561,468.36
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	25,006,407.58
Net Present Value of Covered Bond Liabilities	2,339,360,740.09
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	3,114,824,750.88
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	25,006,407.58
Net Present Value of Covered Bond Liabilities	2,471,492,664.25
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		70,737,485.21
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		

**Parameters**

LTV Cap	80.00%
Required Coverage Percentage	105.00%

<b>Liquidity Buffer Reserve Ledger <sup>2</sup></b>	as of calculation date
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Balance at closing (previous period)	24,951,086.86
Credit interest	55,320.71
<b>Opening Balance</b>	<b>25,006,407.57</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>25,006,407.57</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	4,682	8.21%	496,420,494.15	18.21%
EUR	52,372	91.79%	2,229,019,503.11	81.79%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,573	29.05%	397,872,449.21	9.45%
37.501 - 75.000	20,350	35.67%	1,126,001,559.90	26.74%
75.001 - 100.000	8,393	14.71%	740,993,125.30	17.59%
100.001 - 150.000	7,157	12.54%	882,764,016.46	20.96%
150.001 - 250.000	3,474	6.09%	656,313,492.29	15.58%
250.001 - 500.000	987	1.73%	320,133,082.35	7.60%
500.001 +	120	0.21%	87,347,854.61	2.07%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>4,211,425,580.12</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	31,629	55.44%	568,373,241.70	20.85%
37.501 - 75.000	15,138	26.53%	803,721,742.39	29.49%
75.001 - 100.000	4,224	7.40%	362,981,771.27	13.32%
100.001 - 150.000	3,673	6.44%	441,048,692.16	16.18%
150.001 - 250.000	1,781	3.12%	332,360,874.05	12.19%
250.001 - 500.000	549	0.96%	176,492,370.48	6.48%
500.001 +	60	0.11%	40,461,305.21	1.48%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,677	15.21%	166,326,681.35	6.10%
2005	4,129	7.24%	151,114,617.27	5.54%
2006	5,606	9.83%	218,304,499.81	8.01%
2007	4,472	7.84%	198,790,631.00	7.29%
2008	2,392	4.19%	110,008,567.19	4.04%
2009	1,549	2.71%	68,862,950.19	2.53%
2010	2,291	4.02%	94,443,574.65	3.47%
2011	2,005	3.51%	75,648,066.47	2.78%
2012	1,561	2.74%	50,407,182.57	1.85%
2013	1,154	2.02%	36,584,201.33	1.34%
2014	478	0.84%	15,187,136.66	0.56%
2015	453	0.79%	17,775,187.72	0.65%
2016	452	0.79%	19,928,288.53	0.73%
2017	611	1.07%	27,474,362.85	1.01%
2018	765	1.34%	34,994,969.00	1.28%
2019	2,241	3.93%	149,884,556.10	5.50%
2020	7,587	13.30%	542,489,789.19	19.90%
2021	6,663	11.68%	467,716,928.58	17.16%
2022	2,727	4.78%	190,932,901.74	7.01%
2023	1,161	2.03%	81,821,965.94	3.00%
2024	80	0.14%	6,742,939.10	0.25%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,929	3.38%	7,566,866.99	0.28%
2026 - 2030	11,078	19.42%	170,389,413.48	6.25%
2031 - 2035	10,347	18.14%	350,468,853.70	12.86%
2036 - 2040	10,600	18.58%	537,317,101.18	19.71%
2041 - 2045	8,298	14.54%	509,819,124.38	18.71%
2046 +	14,802	25.94%	1,149,878,637.52	42.19%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</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	6,416	11.25%	46,438,355.76	1.70%
40.01 - 60 months	2,920	5.12%	49,292,881.12	1.81%
60.01 - 90 months	6,570	11.52%	159,734,172.53	5.86%
90.01 - 120 months	4,352	7.63%	147,818,998.19	5.42%
120.01 - 150 months	6,191	10.85%	261,319,453.97	9.59%
150.01 - 180 months	4,845	8.49%	252,126,561.36	9.25%
over 180 months	25,760	45.15%	1,808,709,574.34	66.36%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</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%	58	0.10%	6,353,254.08	0.23%
1.01% - 2.00%	1,430	2.51%	171,854,647.74	6.31%
2.01% - 3.00%	3,799	6.66%	371,332,253.08	13.62%
3.01% - 4.00%	15,309	26.83%	987,587,034.49	36.24%
4.01% - 5.00%	22,352	39.18%	772,494,645.58	28.34%
5.01% - 6.00%	8,070	14.14%	237,310,824.99	8.71%
6.01% - 7.00%	3,883	6.81%	130,879,930.27	4.80%
7.01% +	2,153	3.77%	47,627,407.03	1.75%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</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%	19,725	34.57%	376,767,333.40	13.82%
20.01% - 30.00%	8,707	15.26%	363,745,712.63	13.35%
30.01% - 40.00%	7,859	13.77%	409,600,460.71	15.03%
40.01% - 50.00%	6,604	11.57%	406,930,381.38	14.93%
50.01% - 60.00%	5,012	8.78%	341,999,306.17	12.55%
60.01% - 70.00%	3,646	6.39%	277,596,508.00	10.19%
70.01% - 80.00%	2,459	4.31%	214,018,196.04	7.85%
80.01% - 90.00%	1,429	2.50%	147,045,056.01	5.40%
90.01% - 100.00%	842	1.48%	92,043,716.92	3.38%
100.00% +	771	1.35%	95,693,326.01	3.51%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</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%	17,480	30.64%	309,410,087.83	11.35%
20.01% - 30.00%	8,948	15.68%	333,308,920.99	12.23%
30.01% - 40.00%	7,827	13.72%	383,620,001.10	14.08%
40.01% - 50.00%	6,563	11.50%	377,658,988.73	13.86%
50.01% - 60.00%	5,591	9.80%	378,396,823.60	13.88%
60.01% - 70.00%	4,935	8.65%	365,937,514.96	13.43%
70.01% - 80.00%	2,977	5.22%	259,547,719.33	9.52%
80.01% - 90.00%	1,285	2.25%	135,872,886.64	4.99%
90.01% - 100.00%	671	1.18%	81,507,104.50	2.99%
100.00% +	777	1.36%	100,179,949.59	3.68%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</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%	4,053	7.10%	77,917,490.80	2.86%
20.01% - 30.00%	5,514	9.66%	150,567,283.44	5.52%
30.01% - 40.00%	7,131	12.50%	243,575,571.63	8.94%
40.01% - 50.00%	8,200	14.37%	333,410,001.83	12.23%
50.01% - 60.00%	8,289	14.53%	395,424,434.34	14.51%
60.01% - 70.00%	7,586	13.30%	406,242,310.73	14.91%
70.01% - 80.00%	8,017	14.05%	485,943,073.35	17.83%
80.01% - 90.00%	3,962	6.94%	271,340,460.27	9.96%
90.01% - 100.00%	2,489	4.36%	194,753,767.38	7.15%
100.00% +	1,813	3.18%	166,265,603.49	6.10%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,907	43.66%	1,417,014,753.30	51.99%
Thessaloniki	8,031	14.08%	368,525,390.81	13.52%
Macedonia	5,958	10.44%	203,245,013.67	7.46%
Peloponnese	4,036	7.07%	160,916,515.11	5.90%
Thessaly	3,760	6.59%	135,205,796.23	4.96%
Stereia Ellada	2,979	5.22%	112,756,561.54	4.14%
Creta Island	2,105	3.69%	96,785,353.43	3.55%
Ionian Islands	881	1.54%	41,366,104.81	1.52%
Thrace	1,355	2.37%	50,468,416.98	1.85%
Epirus	1,479	2.59%	49,680,570.95	1.82%
Aegean Islands	1,563	2.74%	89,475,520.43	3.28%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	147	0.26%	11,156,140.26	0.41%
12 - 24	1,712	3.00%	119,951,790.05	4.40%
24 - 36	2,852	5.00%	203,136,440.56	7.45%
36 - 60	14,707	25.78%	1,049,557,492.64	38.51%
60 - 96	2,495	4.37%	121,892,152.52	4.47%
over 96	35,141	61.59%	1,219,745,981.24	44.75%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</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	1	0.00%	22,746.90	0.00%
5 - 10 years	1,073	1.88%	24,192,228.76	0.89%
10 - 15 years	3,968	6.95%	115,136,784.77	4.22%
15 - 20 years	8,278	14.51%	291,756,039.96	10.70%
20 - 25 years	11,391	19.97%	485,398,316.32	17.81%
25 - 30 years	17,976	31.51%	841,032,395.88	30.86%
30 - 35 years	8,639	15.14%	648,545,273.12	23.80%
35 years +	5,728	10.04%	319,356,211.55	11.72%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,957	75.29%	1,936,845,043.30	71.07%
Houses	14,097	24.71%	788,594,953.96	28.93%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,670	18.70%	501,887,099.01	18.41%
Purchase	28,517	49.98%	1,524,093,625.85	55.92%
Repair	11,681	20.47%	488,245,740.82	17.91%
Construction (re-mortgage)	141	0.25%	10,784,168.79	0.40%
Purchase (re-mortgage)	708	1.24%	44,063,965.66	1.62%
Repair (re-mortgage)	446	0.78%	25,808,214.62	0.95%
Equity Release	4,891	8.57%	130,557,182.51	4.79%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,008	99.92%	2,720,957,265.37	99.84%
Ballloon	46	0.08%	4,482,731.89	0.16%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,027	85.93%	2,250,390,803.98	82.57%
Fixed Converting to Floating	7,944	13.92%	472,448,424.97	17.33%
Fixed to Maturity	83	0.15%	2,600,768.31	0.10%
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>

Fixed rate assets 17.43%  
WAL of assets 8.02

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	541	1.10%	20,715,229.81	0.92%	
Euribor 1 Month	504	1.03%	31,432,373.15	1.40%	
Euribor 3 Months	2,176	4.44%	119,300,057.41	5.30%	
Eurobank OEK's Rate	121	0.25%	1,846,985.93	0.08%	
Originator Rate	7,551	15.40%	122,139,400.90	5.43%	
Saron 1M ISDA (CHF)	233	0.48%	28,226,698.77	1.25%	
Saron 3M ISDA (CHF)	168	0.34%	21,516,631.10	0.96%	
ESTR 1M ISDA (EUR)	71	0.14%	1,104,928.39	0.05%	
Cap ECB Tracker	12,608	25.72%	408,671,262.15	18.16%	
Cap Euribor 1 Month	4,271	8.71%	243,778,915.06	10.83%	
Cap Euribor 3 Months	16,496	33.65%	805,852,135.65	35.81%	
Cap Saron ISDA (CHF) 1M	2,836	5.78%	281,086,857.55	12.49%	
Cap Saron ISDA (CHF) 3M	1,416	2.89%	164,100,255.75	7.29%	
Other	35	0.07%	619,072.36	0.03%	
<b>Grand Total</b>	<b>49,027</b>	<b>100.00%</b>	<b>2,250,390,803.98</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%	1,404,105.47	0.30%	
Euribor 1 Month	34	0.43%	1,633,929.76	0.35%	
Euribor 3 Months	7,862	98.97%	469,187,173.03	99.31%	
Originator Rate	11	0.14%	223,216.71	0.05%	
<b>Grand Total</b>	<b>7,944</b>	<b>100.00%</b>	<b>472,448,424.97</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	129	1.62%	5,982,781.60	1.27%	
1 Jan 2026 - 31 Dec 2030	2,455	30.90%	127,113,702.28	26.91%	
1 Jan 2031 - 31 Dec 2035	1,822	22.94%	108,124,724.02	22.89%	
1 Jan 2036 - 31 Dec 2040	1,399	17.61%	83,974,309.93	17.77%	
1 Jan 2041 +	2,139	26.93%	147,252,907.14	31.17%	
<b>Grand Total</b>	<b>7,944</b>	<b>100.00%</b>	<b>472,448,424.97</b>	<b>100.00%</b>	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57,054	100.00%	2,725,439,997.26	100.00%	
Y	0	0.00%	0.00	0.00%	
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</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	47,944	84.03%	2,421,519,587.24	88.85%	
Y	9,110	15.97%	303,920,410.02	11.15%	
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,790	97.78%	2,650,546,513.97	97.25%	
Y	1,264	2.22%	74,893,483.29	2.75%	
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	54,982	96.37%	2,589,160,533.14	95.00%	
S	2,072	3.63%	136,279,464.12	5.00%	
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,238	89.81%	2,543,482,729.53	93.32%	
Y	5,816	10.19%	181,957,267.73	6.68%	
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	54,381	95.31%	2,603,123,707.14	95.51%	
Second home/Holiday houses	2,486	4.36%	114,527,537.77	4.20%	
Buy-to-let/Non-Owner occupied	87	0.15%	3,725,711.53	0.14%	
Other	100	0.18%	4,063,040.82	0.15%	
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,315	25.09%	782,670,881.66	28.72%	
Other Private Employees	9,340	16.37%	479,368,104.29	17.59%	
Pensioner	10,415	18.25%	344,916,352.13	12.66%	
Civil Servant	5,841	10.24%	230,063,304.97	8.44%	
Other Self employed	3,144	5.51%	210,118,027.41	7.71%	
Unemployed	3,410	5.98%	151,791,414.46	5.57%	
Bank employee	1,696	2.97%	114,938,427.25	4.22%	
Civil Servant - Policeman	1,687	2.96%	79,151,166.60	2.90%	
Salesman	1,314	2.30%	58,401,065.94	2.14%	
Military Personnel	1,510	2.65%	55,670,626.75	2.04%	
Teacher	1,161	2.03%	55,659,802.05	2.04%	
Housewife	1,012	1.77%	46,550,760.38	1.71%	
Lawyers - Juurists	548	0.96%	40,908,344.21	1.50%	
Independent means	556	0.97%	37,638,953.46	1.38%	
Civil Servant - Primary School Teachers	1,105	1.94%	37,592,765.69	1.38%	
<b>Grand Total</b>	<b>57,054</b>	<b>100.00%</b>	<b>2,725,439,997.26</b>	<b>100.00%</b>	