

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **109**

Reporting Date: **22/7/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2024	30/6/2024

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

I Programme Details as of 22/7/2024

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	91	Act/360	2.0000%	3,134,444.44	3,134,444.44
4	20-May-24	20-Aug-24	63	Act/360	2.0000%	2,169,999.72	
6	22-Apr-24	22-Jul-24	91	Act/360	2.0000%	3,033,333.03	3,033,333.33
7	20-May-24	20-Aug-24	63	Act/360	2.0000%	2,099,999.79	

Fixed rate liabilities **0.00%**
WAL of liabilities **2.32**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/6/2024			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	487,291,524.46	2,286,748,732.32	2,792,552,681.31	444,808,090.77	2,236,914,200.65	2,689,967,868.17
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	484,312,402.78	2,281,794,475.22	2,784,506,124.36	442,561,375.39	2,231,386,621.23	2,682,151,925.15
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	459,136,522.01	2,254,935,796.87	2,731,515,122.19	430,090,517.90	2,211,231,179.98	2,649,294,449.38
A.4	Aggregate Original Principal O/S balance	623,781,437.22	3,656,810,611.71	4,280,592,048.93	572,539,495.78	3,602,649,931.97	4,175,189,427.75
A.5	Average Current Principal O/S balance	101,244.86	42,863.95	48,013.35	97,310.89	42,569.78	47,094.92
A.6	Average Original Principal O/S balance	129,603.46	68,545.06	73,597.75	125,254.76	68,560.53	73,097.61
A.7	Maximum Current Principal O/S balance	959,500.19	1,567,852.11	1,567,852.11	959,500.19	1,573,686.90	1,573,686.90
A.8	Maximum Original Principal O/S balance	1,251,975.92	2,000,000.00	2,000,000.00	1,228,512.53	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,813	53,349	58,162	4,571	52,547	57,118
A.10	Weighted Average Seasoning (years)	9.56	9.42	9.44	10.14	9.54	9.64
A.11	Weighted Average Remaining Maturity (years)	19.20	18.81	18.88	18.65	18.71	18.70
A.12	Weighted Average Current Indexed LTV percent (%)	66.93	44.48	48.55	61.92	43.75	46.81
A.13	Weighted Average Current Unindexed LTV percent (%)	68.13	47.11	50.92	63.46	46.49	49.35
A.14	Weighted Average Original LTV percent (%)	76.15	63.46	65.76	72.66	63.14	64.74
A.15	Weighted Average Interest Rate - Total (%)	2.32	4.41	4.03	2.33	4.44	4.08
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.38	3.52	2.53	4.39	3.53
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.05	97.26	97.04	95.97	96.03	96.02
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.38	1.91	1.99	2.57	2.94	2.88
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.96	0.62	0.68	0.96	0.78	0.81
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.61	0.22	0.29	0.51	0.25	0.29
A.21	FX Rate	0.9634	-	-	0.9818	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2024					
		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	5,512	1,594,515.06	53,603	8,290,005.64	59,115	9,945,097.05
B.2	Partial Prepayments	7	31,961.24	157	1,253,984.02	164	1,287,159.48
B.3	Whole Prepayments	11	1,193,559.02	150	4,796,195.75	161	6,035,098.61
B.4	Total Principal Receipts (B1+B2+B3)	-	2,820,035.32	-	14,340,185.41	-	17,267,355.14

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2024					
		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	5,630	805,587.35	61,313	7,467,810.34	66,943	8,304,002.32
C.2	Interest From Overdues	2,202	2,412.70	14,938	18,384.53	17,140	20,888.89
C.3	Total Interest Receipts (C1+C2)	-	808,000.05	-	7,486,194.87	-	8,324,891.21
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/6/2024					
		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	4,651	468,056,214.95	51,993	2,224,037,461.22	56,644	2,709,875,342.63
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	146	16,256,187.83	1,254	57,757,014.00	1,400	74,630,781.73
A.3	Totals (A1+ A2)	4,797	484,312,402.78	53,247	2,281,794,475.22	58,044	2,784,506,124.36
A.4	In Arrears Loans 90 Days To 360 Days	16	2,979,121.68	102	4,954,257.10	118	8,046,556.95
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	16	2,979,121.68	102	4,954,257.10	118	8,046,556.95

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/6/2024					
		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	114	11,580,559.57	979	43,672,879.81	1,093	55,693,390.05
B.2	60 Days < Installment <= 89 Days	32	4,675,628.26	275	14,084,134.19	307	18,937,391.67
B.3	Total (B1+B2=A4)	146	16,256,187.83	1,254	57,757,014.00	1,400	74,630,781.73
B.4	90 Days < Installment <= 119 Days	16	2,979,121.68	102	4,954,257.10	118	8,046,556.95
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	16	2,979,121.68	102	4,954,257.10	118	8,046,556.95

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/6/2024					
		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	50,600,514.17	5,274,181.02	78,804,932.20	14,651,157.20	130,501,411.74	20,039,572.63
A.2	Number of Loans	315	62	1,367	410	1,682	472



Statutory Tests

as of 30/6/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,731,515,122.19
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets (other than any Liquid Assets standing to the credit of the	24,814,638.74
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)	2,756,329,760.93
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	3,005,064,024.66
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	24,814,638.74
Net Present Value of Covered Bond Liabilities	2,387,203,461.12
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,866,634,361.55
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	24,814,638.74
Net Present Value of Covered Bond Liabilities	2,287,068,442.58
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,174,233,265.77
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	24,814,638.74
Net Present Value of Covered Bond Liabilities	2,445,804,685.04
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	80,455,286.14
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 Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	24,806,666.67
Credit interest	7,972.06
Opening Balance	24,814,638.73
Required Liquidity Buffer Reserve Ledger Amount	24,806,666.67
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	24,814,638.73

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	4,813	8.28%	505,803,948.99	18.11%
EUR	53,349	91.72%	2,286,748,732.32	81.89%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,955	29.15%	406,405,757.64	9.49%
37.501 - 75.000	20,745	35.67%	1,148,015,931.70	26.82%
75.001 - 100.000	8,547	14.70%	754,728,066.76	17.63%
100.001 - 150.000	7,285	12.53%	898,720,026.06	21.00%
150.001 - 250.000	3,522	6.06%	664,926,595.12	15.53%
250.001 - 500.000	988	1.70%	320,140,860.84	7.48%
500.001 +	120	0.21%	87,654,810.81	2.05%
Grand Total	58,162	100.00%	4,280,592,048.93	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	32,041	55.09%	579,691,358.51	20.76%
37.501 - 75.000	15,537	26.71%	824,739,738.23	29.53%
75.001 - 100.000	4,383	7.54%	376,851,194.41	13.49%
100.001 - 150.000	3,754	6.45%	450,842,046.93	16.14%
150.001 - 250.000	1,840	3.16%	343,134,936.58	12.29%
250.001 - 500.000	544	0.94%	174,950,996.92	6.26%
500.001 +	63	0.11%	42,342,409.74	1.52%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,957	15.40%	174,946,315.66	6.26%
2005	4,192	7.21%	155,891,096.94	5.58%
2006	5,697	9.80%	224,979,761.28	8.06%
2007	4,547	7.82%	204,975,370.43	7.34%
2008	2,440	4.20%	114,583,715.53	4.10%
2009	1,658	2.85%	71,884,876.85	2.57%
2010	2,324	4.00%	97,663,360.71	3.50%
2011	2,036	3.50%	77,717,869.38	2.78%
2012	1,585	2.73%	51,750,270.19	1.85%
2013	1,170	2.01%	37,401,727.81	1.34%
2014	501	0.86%	15,686,924.68	0.56%
2015	456	0.78%	18,230,790.41	0.65%
2016	459	0.79%	20,396,676.23	0.73%
2017	619	1.06%	28,047,951.99	1.00%
2018	775	1.33%	35,734,230.23	1.28%
2019	2,277	3.91%	152,052,668.39	5.44%
2020	7,693	13.23%	552,241,737.01	19.78%
2021	6,774	11.65%	475,254,281.45	17.02%
2022	2,756	4.74%	193,511,700.22	6.93%
2023	1,166	2.00%	82,833,884.65	2.97%
2024	80	0.14%	6,767,471.28	0.24%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,252	3.87%	10,547,246.69	0.38%
2026 - 2030	11,299	19.43%	186,147,400.77	6.67%
2031 - 2035	10,494	18.04%	362,856,741.21	12.99%
2036 - 2040	10,736	18.46%	549,872,198.11	19.69%
2041 - 2045	8,407	14.45%	518,201,447.39	18.56%
2046 +	14,974	25.75%	1,164,927,647.13	41.72%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,127	10.53%	46,321,587.90	1.66%
40.01 - 60 months	3,122	5.37%	52,071,734.07	1.86%
60.01 - 90 months	6,588	11.33%	160,262,034.11	5.74%
90.01 - 120 months	4,671	8.03%	155,954,876.93	5.58%
120.01 - 150 months	5,974	10.27%	250,102,865.79	8.96%
150.01 - 180 months	5,229	8.99%	271,616,347.82	9.73%
over 180 months	26,451	45.48%	1,856,223,234.69	66.47%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	57	0.10%	6,409,633.13	0.23%
1.01% - 2.00%	1,379	2.37%	162,019,222.78	5.80%
2.01% - 3.00%	3,946	6.78%	388,821,242.86	13.92%
3.01% - 4.00%	15,492	26.64%	1,006,948,664.66	36.06%
4.01% - 5.00%	22,782	39.17%	795,803,438.62	28.50%
5.01% - 6.00%	8,158	14.03%	241,148,297.74	8.64%
6.01% - 7.00%	4,093	7.04%	139,918,111.85	5.01%
7.01% +	2,255	3.88%	51,484,069.67	1.84%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,875	34.17%	384,168,589.17	13.76%
20.01% - 30.00%	8,897	15.30%	371,370,734.06	13.30%
30.01% - 40.00%	7,999	13.75%	417,760,240.92	14.96%
40.01% - 50.00%	6,810	11.71%	420,228,462.37	15.05%
50.01% - 60.00%	5,184	8.91%	353,848,307.69	12.67%
60.01% - 70.00%	3,776	6.49%	286,857,999.41	10.27%
70.01% - 80.00%	2,521	4.33%	219,710,649.32	7.87%
80.01% - 90.00%	1,492	2.57%	156,015,469.09	5.59%
90.01% - 100.00%	870	1.50%	94,138,195.65	3.37%
100.00% +	738	1.27%	88,454,033.63	3.17%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,554	30.18%	314,307,432.22	11.26%
20.01% - 30.00%	9,104	15.65%	340,035,433.94	12.18%
30.01% - 40.00%	8,052	13.84%	392,995,874.39	14.07%
40.01% - 50.00%	6,721	11.56%	387,777,756.22	13.89%
50.01% - 60.00%	5,752	9.89%	389,786,533.52	13.96%
60.01% - 70.00%	5,057	8.69%	375,514,140.12	13.45%
70.01% - 80.00%	3,153	5.42%	274,458,685.28	9.83%
80.01% - 90.00%	1,329	2.28%	142,156,868.86	5.09%
90.01% - 100.00%	672	1.16%	78,840,546.62	2.82%
100.00% +	768	1.32%	96,679,410.16	3.46%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,184	7.19%	80,964,725.92	2.90%
20.01% - 30.00%	5,623	9.67%	155,351,513.28	5.56%
30.01% - 40.00%	7,240	12.45%	250,280,776.32	8.96%
40.01% - 50.00%	8,377	14.40%	345,207,952.61	12.36%
50.01% - 60.00%	8,444	14.52%	405,390,642.25	14.52%
60.01% - 70.00%	7,753	13.33%	418,551,283.03	14.99%
70.01% - 80.00%	8,212	14.12%	501,020,262.48	17.94%
80.01% - 90.00%	4,004	6.88%	275,137,616.75	9.85%
90.01% - 100.00%	2,525	4.34%	199,609,010.39	7.15%
100.00% +	1,800	3.09%	161,038,898.28	5.77%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,335	43.56%	1,447,570,289.20	51.84%
Thessaloniki	8,202	14.10%	378,437,888.68	13.55%
Macedonia	6,090	10.47%	209,084,584.83	7.49%
Peloponnese	4,128	7.10%	165,621,453.67	5.93%
Thessaly	3,832	6.59%	138,350,116.93	4.95%
Sterea Ellada	3,035	5.22%	116,029,898.71	4.15%
Creta Island	2,152	3.70%	99,797,989.12	3.57%
Ionian Islands	898	1.54%	42,220,353.90	1.51%
Thrace	1,373	2.36%	51,551,641.28	1.85%
Epirus	1,505	2.59%	50,843,454.06	1.82%
Aegean Islands	1,612	2.77%	93,045,010.93	3.33%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	319	0.55%	24,803,788.27	0.89%
12 - 24	2,317	3.98%	159,800,589.67	5.72%
24 - 36	3,046	5.24%	217,752,365.52	7.80%
36 - 60	14,496	24.92%	1,032,823,617.47	36.98%
60 - 96	2,161	3.72%	100,367,124.15	3.59%
over 96	35,823	61.59%	1,257,005,196.24	45.01%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

LEGAL LOAN TERM				
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	3	0.01%	26,013.55	0.00%
5 - 10 years	1,123	1.93%	26,142,836.69	0.94%
10 - 15 years	4,138	7.11%	120,817,596.63	4.33%
15 - 20 years	8,533	14.67%	305,065,729.41	10.92%
20 - 25 years	11,560	19.88%	497,214,734.46	17.81%
25 - 30 years	18,239	31.36%	860,911,561.34	30.83%
30 - 35 years	8,764	15.07%	657,885,262.99	23.56%
35 years +	5,802	9.98%	324,488,946.25	11.62%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,728	75.18%	1,981,984,745.92	70.97%
Houses	14,434	24.82%	810,567,935.39	29.03%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,928	18.79%	515,189,301.56	18.45%
Purchase	28,991	49.85%	1,558,556,402.73	55.81%
Repair	11,892	20.45%	500,452,719.14	17.92%
Construction (re-mortgage)	150	0.26%	11,254,760.42	0.40%
Purchase (re-mortgage)	725	1.25%	45,372,121.49	1.62%
Repair (re-mortgage)	464	0.80%	27,034,117.82	0.97%
Equity Release	5,012	8.62%	134,693,258.16	4.82%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	58,078	99.86%	2,783,934,389.84	99.69%
Balloon	84	0.14%	8,618,291.47	0.31%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	50,143	86.21%	2,312,005,084.89	82.79%
Fixed Converting to Floating	7,935	13.64%	477,966,418.63	17.12%
Fixed to Maturity	84	0.14%	2,581,177.79	0.09%
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%

Fixed rate assets 17.21%
WAL of assets 8.10

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	522	1.04%	20,572,955.64	0.89%	
Euribor 1 Month	518	1.03%	32,811,243.00	1.42%	
Euribor 3 Months	2,146	4.28%	116,467,413.47	5.04%	
Eurobank OEK's Rate	128	0.26%	1,940,229.60	0.08%	
Originator Rate	7,788	15.53%	129,421,249.18	5.60%	
Saron 1M ISDA (CHF)	228	0.45%	27,658,454.42	1.20%	
Saron 3M ISDA (CHF)	164	0.33%	21,231,595.33	0.92%	
ESTR 1M ISDA (EUR)	72	0.14%	1,186,727.82	0.05%	
Cap ECB Tracker	12,920	25.77%	423,531,527.35	18.32%	
Cap Euribor 1 Month	4,360	8.70%	249,488,694.02	10.79%	
Cap Euribor 3 Months	16,916	33.74%	832,944,007.57	36.03%	
Cap Saron ISDA (CHF) 1M	2,923	5.83%	287,822,744.31	12.45%	
Cap Saron ISDA (CHF) 3M	1,458	2.91%	166,928,243.18	7.22%	
Grand Total	50,143	100.00%	2,312,005,084.89	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	40	0.50%	1,500,568.60	0.31%	
Euribor 1 Month	34	0.43%	1,669,125.52	0.35%	
Euribor 3 Months	7,848	98.90%	474,516,348.50	99.28%	
Originator Rate	13	0.16%	280,376.01	0.06%	
Grand Total	7,935	100.00%	477,966,418.63	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	136	1.71%	6,320,318.32	1.32%	
1 Jan 2026 - 31 Dec 2030	2,423	30.54%	127,175,458.94	26.61%	
1 Jan 2031 - 31 Dec 2035	1,819	22.92%	109,863,317.17	22.99%	
1 Jan 2036 - 31 Dec 2040	1,407	17.73%	85,385,987.59	17.86%	
1 Jan 2041 +	2,150	27.10%	149,221,336.61	31.22%	
Grand Total	7,935	100.00%	477,966,418.63	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	58,162	100.00%	2,792,552,681.31	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	58,162	100.00%	2,792,552,681.31	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	48,892	84.06%	2,479,702,105.70	88.80%	
Y	9,270	15.94%	312,850,575.62	11.20%	
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,863	97.77%	2,714,544,737.34	97.21%	
Y	1,299	2.23%	78,007,943.98	2.79%	
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,047	96.36%	2,652,903,802.10	95.00%	
S	2,115	3.64%	139,648,879.22	5.00%	
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,223	89.79%	2,605,229,949.10	93.29%	
Y	5,939	10.21%	187,322,732.21	6.71%	
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	55,433	95.31%	2,666,902,242.95	95.50%	
Second home/Holiday houses	2,540	4.37%	117,626,263.91	4.21%	
Buy-to-let/Non-Owner occupied	88	0.15%	3,774,989.77	0.14%	
Other	101	0.17%	4,249,184.69	0.15%	
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,680	25.24%	807,259,258.66	28.91%	
Other Private Employees	9,446	16.24%	485,669,116.89	17.39%	
Pensioner	10,527	18.10%	351,797,272.88	12.60%	
Civil Servant	5,925	10.19%	234,140,390.72	8.38%	
Other Self employed	3,210	5.52%	214,592,312.46	7.68%	
Unemployed	3,533	6.07%	157,534,204.11	5.64%	
Bank employee	1,730	2.97%	117,444,164.52	4.21%	
Civil Servant - Policeman	1,727	2.97%	81,721,520.69	2.93%	
Salesman	1,347	2.32%	59,761,157.76	2.14%	
Military Personnel	1,188	2.04%	57,413,516.37	2.06%	
Teacher	1,535	2.64%	56,939,917.04	2.04%	
Housewife	1,043	1.79%	48,132,067.81	1.72%	
Lawyers - Juurists	562	0.97%	41,768,180.21	1.50%	
Independent means	573	0.99%	39,437,402.01	1.41%	
Civil Servant - Primary School Teachers	1,136	1.95%	38,942,199.20	1.39%	
Grand Total	58,162	100.00%	2,792,552,681.31	100.00%	