

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



Report No: **72**  
Reporting Date: **20/1/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2024	31/12/2024

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

**I Programme Details** as of 20/1/2025

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	AA-	500,000,000.00	Euribor 3M + 0,50%	20-Jan-27	20-Jan-77
3	16-Nov-18	XS1910934535	AA-	500,000,000.00	Euribor 3M + 0,50%	22-Jan-26	22-Jan-76
				1,000,000,000.00			

Fixed rate bonds 0%  
WAL of liabilities 1.58

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	21-Oct-24	20-Jan-25	91	Act/360	3.7190%	4,700,403.89	4,700,403.89
3	21-Oct-24	20-Jan-25	91	Act/360	3.7190%	4,700,403.89	4,700,403.89

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2024			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	131,082,837.73	1,072,005,011.83	1,211,277,045.12	133,101,650.12	1,084,037,455.35	1,227,019,139.87
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	131,082,837.73	1,071,940,006.46	1,211,212,039.75	133,101,650.12	1,084,037,455.35	1,227,019,139.87
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	123,431,360.97	1,071,275,020.75	1,202,417,563.22	124,972,306.27	1,083,344,030.13	1,217,592,935.78
A.4	Aggregate Original Principal O/S balance	227,121,651.87	2,130,039,898.16	2,357,161,550.03	229,783,469.58	2,147,665,546.26	2,377,449,015.84
A.5	Average Current Principal O/S balance	70,512.55	36,339.15	38,626.14	70,723.51	36,421.09	38,773.28
A.6	Average Original Principal O/S balance	122,174.10	72,204.74	75,166.99	122,095.36	72,156.48	75,126.37
A.7	Maximum Current Principal O/S balance	631,256.86	1,157,952.90	1,157,952.90	632,989.48	1,168,466.25	1,168,466.25
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	2,000,000.00	900,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	1,859	29,500	31,359	1,882	29,764	31,646
A.10	Weighted Average Seasoning (years)	17.92	12.02	12.69	17.83	11.95	12.64
A.11	Weighted Average Remaining Maturity (years)	13.86	15.97	15.73	13.90	16.01	15.77
A.12	Weighted Average Current Indexed LTV percent (%)	58.05	37.09	39.50	58.90	37.14	39.68
A.13	Weighted Average Current Unindexed LTV percent (%)	55.76	40.12	41.92	56.64	40.19	42.11
A.14	Weighted Average Original LTV percent (%)	70.58	74.83	74.34	70.71	74.72	74.25
A.15	Weighted Average Interest Rate - Total (%)	2.30	4.46	4.21	2.30	4.48	4.22
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.28	4.29	3.33	2.29	4.30	3.33
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.06	93.83	94.31	97.71	98.48	98.39
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.82	5.75	5.30	1.99	1.35	1.42
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.12	0.42	0.38	0.30	0.17	0.19
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	0.01	0.00	0.00	-
A.21	FX Rate	0.9412	-	-	0.9309	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2024					
		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	2,703	1,022,856.04	39,797	7,084,540.34	42,500	8,549,991.97
B.2	Partial Prepayments	9	202,209.90	120	983,307.76	129	1,246,948.28
B.3	Whole Prepayments	8	475,543.05	92	2,377,483.45	100	3,001,556.07
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,700,608.99</b>	-	<b>10,445,331.55</b>	-	<b>12,798,496.31</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2024					
		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	2,244	256,931.69	36,900	4,226,739.65	39,144	4,499,722.75
C.2	Interest From Overdues	962	1,063.89	7,759	7,830.07	8,721	8,960.42
C.3	<b>Total Interest Receipts (C1+C2)</b>	<b>3,206</b>	<b>257,995.58</b>	<b>44,659.00</b>	<b>4,234,569.72</b>	<b>47,865</b>	<b>4,508,683.17</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,834	128,540,186.70	26,083	1,005,811,142.98	27,917	1,142,381,677.09
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	25	2,542,651.03	3,411	66,128,863.48	3,436	68,830,362.66
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>1,859</b>	<b>131,082,837.73</b>	<b>29,494</b>	<b>1,071,940,006.46</b>	<b>31,353</b>	<b>1,211,212,039.75</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	6	65,005.37	6	65,005.37
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>6</b>	<b>65,005.37</b>	<b>6</b>	<b>65,005.37</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	21	2,389,450.69	3,194	61,678,710.95	3,215	64,217,438.84
B.2	60 Days < Installment <= 89 Days	4	153,200.34	217	4,450,152.53	221	4,612,923.82
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>25</b>	<b>2,542,651.03</b>	<b>3,411</b>	<b>66,128,863.48</b>	<b>3,436</b>	<b>68,830,362.66</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	6	65,005.37	6	65,005.37
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>6</b>	<b>65,005.37</b>	<b>6</b>	<b>65,005.37</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	312,072.04	0.00	1,706,985.78	0.00	2,038,554.03
A.2	Number of Loans	0	13	0	158	0	171

## III Statutory Tests

as of 31/12/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,202,417,563.22
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	17,216,164.27
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,000,000,000.00

### Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	1,219,633,727.49
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	1,110,000,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	1,372,845,307.67
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	17,216,164.27
Net Present Value of Covered Bond Liabilities	1,014,486,407.81
Lump Sum Amount ( C * 1% )	10,000,000.00

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

Pass

Net Present Value of Loans	1,296,188,836.17
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	17,216,164.27
Net Present Value of Covered Bond Liabilities	1,013,970,659.91
Lump Sum Amount ( C * 1% )	10,000,000.00

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

Pass

Net Present Value of Loans	1,480,377,278.90
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	17,216,164.27
Net Present Value of Covered Bond Liabilities	1,015,435,494.29
Lump Sum Amount ( C * 1% )	10,000,000.00

### Interest Rate Coverage Test

Pass

Interest expected to be received during the 1st year on:	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	43,299,366.12
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	0.00
Liquidity Buffer Reserve Ledger	0.00
Interest expected to be paid during the 1st year on:	
all Series of Covered Bonds then outstanding	30,280,313.61
Under any Hedging agreements	0.00

### Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

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

as of calculation date

Balance at closing (previous period)	17,216,164.24
Credit interest	42,673.31
<b>Opening Balance</b>	<b>17,258,837.55</b>
Required Liquidity Buffer Reserve Ledger Amount	17,720,179.85
Amount credited to the account (payment to BoNY)	461,342.30
<b>Available o/s Reserve Amount</b>	<b>17,720,179.85</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	1,859	5.93%	139,272,033.29	11.50%
EUR	29,500	94.07%	1,072,005,011.83	88.50%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,039	25.64%	195,012,722.98	8.27%
37.501 - 75.000	11,805	37.64%	669,030,341.57	28.38%
75.001 - 100.000	5,011	15.98%	447,433,692.44	18.98%
100.001 - 150.000	4,289	13.68%	532,600,482.39	22.59%
150.001 - 250.000	1,725	5.50%	327,169,530.89	13.88%
250.001 - 500.000	427	1.36%	138,969,952.54	5.90%
500.001 +	63	0.20%	46,944,827.22	1.99%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>2,357,161,550.03</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	19,978	63.71%	327,384,056.92	27.03%
37.501 - 75.000	7,286	23.23%	384,673,043.66	31.76%
75.001 - 100.000	2,001	6.38%	172,347,520.34	14.23%
100.001 - 150.000	1,379	4.40%	165,308,563.69	13.65%
150.001 - 250.000	548	1.75%	100,814,987.83	8.32%
250.001 - 500.000	147	0.47%	47,245,932.06	3.90%
500.001 +	20	0.06%	13,502,940.63	1.11%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,770	24.78%	150,307,938.78	12.41%
2005	2,651	8.45%	95,384,886.95	7.87%
2006	3,938	12.56%	151,698,462.63	12.52%
2007	3,142	10.02%	132,957,925.17	10.98%
2008	1,816	5.79%	77,242,640.86	6.38%
2009	1,047	3.34%	43,564,338.54	3.60%
2010	1,501	4.79%	47,885,779.47	3.95%
2011	1,028	3.28%	31,469,348.09	2.60%
2012	877	2.80%	25,756,891.92	2.13%
2013	608	1.94%	16,592,633.97	1.37%
2014	269	0.86%	7,662,547.27	0.63%
2015	163	0.52%	6,608,280.90	0.55%
2016	171	0.55%	7,771,314.40	0.64%
2017	287	0.92%	13,205,154.23	1.09%
2018	469	1.50%	21,335,030.17	1.76%
2019	340	1.08%	16,460,605.25	1.36%
2020	406	1.29%	23,196,821.57	1.92%
2021	1,495	4.77%	96,338,441.69	7.95%
2022	1,515	4.83%	103,935,198.01	8.58%
2023	1,216	3.88%	89,587,067.51	7.40%
2024	650	2.07%	52,315,737.73	4.32%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,374	4.38%	4,909,625.72	0.41%
2026 - 2030	9,309	29.69%	133,447,743.86	11.02%
2031 - 2035	7,150	22.80%	231,319,701.61	19.10%
2036 - 2040	5,427	17.31%	265,279,225.28	21.90%
2041 - 2045	3,342	10.66%	205,093,439.71	16.93%
2046 +	4,757	15.17%	371,227,308.94	30.65%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</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	5,368	17.12%	39,126,909.84	3.23%
40.01 - 60 months	2,414	7.70%	39,917,029.17	3.30%
60.01 - 90 months	5,523	17.61%	130,145,261.94	10.74%
90.01 - 120 months	3,115	9.93%	101,920,896.31	8.41%
120.01 - 150 months	3,564	11.37%	156,879,505.64	12.95%
150.01 - 180 months	2,454	7.83%	123,563,914.76	10.20%
over 180 months	8,921	28.45%	619,723,527.46	51.16%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</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%	3	0.01%	194,076.31	0.02%
1.01% - 2.00%	192	0.61%	18,351,032.73	1.52%
2.01% - 3.00%	1,637	5.22%	126,141,815.29	10.41%
3.01% - 4.00%	5,225	16.66%	331,129,222.34	27.34%
4.01% - 5.00%	18,268	58.25%	578,851,156.26	47.79%
5.01% - 6.00%	2,874	9.16%	76,270,269.85	6.30%
6.01% - 7.00%	1,860	5.93%	56,911,872.47	4.70%
7.01% +	1,300	4.15%	23,427,599.86	1.93%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</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%	14,604	46.57%	245,865,141.33	20.30%
20.01% - 30.00%	5,440	17.35%	212,835,771.32	17.57%
30.01% - 40.00%	4,228	13.48%	226,297,426.82	18.68%
40.01% - 50.00%	2,993	9.54%	195,107,072.44	16.11%
50.01% - 60.00%	1,994	6.36%	141,411,234.58	11.67%
60.01% - 70.00%	1,132	3.61%	91,412,640.88	7.55%
70.01% - 80.00%	618	1.97%	54,650,539.76	4.51%
80.01% - 90.00%	144	0.46%	12,219,979.50	1.01%
90.01% - 100.00%	81	0.26%	11,586,796.70	0.96%
100.00% +	125	0.40%	19,890,441.79	1.64%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</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%	12,732	40.60%	199,413,441.28	16.46%
20.01% - 30.00%	6,267	19.98%	217,930,286.24	17.99%
30.01% - 40.00%	4,207	13.42%	206,324,952.33	17.03%
40.01% - 50.00%	3,037	9.68%	184,466,597.87	15.23%
50.01% - 60.00%	2,259	7.20%	154,656,705.51	12.77%
60.01% - 70.00%	1,581	5.04%	119,470,908.24	9.86%
70.01% - 80.00%	984	3.14%	89,774,932.42	7.41%
80.01% - 90.00%	156	0.50%	17,670,003.54	1.46%
90.01% - 100.00%	63	0.20%	9,844,701.87	0.81%
100.00% +	73	0.23%	11,724,515.82	0.97%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</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%	1,879	5.99%	25,693,418.59	2.12%
20.01% - 30.00%	2,695	8.59%	55,860,186.48	4.61%
30.01% - 40.00%	3,743	11.94%	97,657,897.64	8.06%
40.01% - 50.00%	4,371	13.94%	138,494,711.45	11.43%
50.01% - 60.00%	4,783	15.25%	181,155,059.30	14.96%
60.01% - 70.00%	4,352	13.88%	197,140,215.78	16.28%
70.01% - 80.00%	4,681	14.93%	234,696,806.64	19.38%
80.01% - 90.00%	2,320	7.40%	104,889,522.94	8.66%
90.01% - 100.00%	1,404	4.48%	83,036,131.98	6.86%
100.00% +	1,131	3.61%	92,653,094.31	7.65%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,779	40.75%	599,917,423.66	49.53%
Thessaloniki	4,267	13.61%	154,802,694.63	12.78%
Macedonia	3,509	11.19%	92,713,630.11	7.65%
Peloponnese	2,385	7.61%	76,921,979.32	6.35%
Thessaly	2,225	7.10%	68,663,295.62	5.67%
Stereia Ellada	1,785	5.69%	53,308,942.60	4.40%
Creta Island	1,319	4.21%	50,643,873.04	4.18%
Ionian Islands	490	1.56%	18,281,456.05	1.51%
Thrace	813	2.59%	25,825,943.70	2.13%
Epirus	956	3.05%	28,018,379.49	2.31%
Aegean Islands	831	2.65%	42,179,426.91	3.48%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	644	2.05%	51,999,588.28	4.29%
12 - 24	1,191	3.80%	87,529,216.61	7.23%
24 - 36	1,524	4.86%	105,154,480.14	8.68%
36 - 60	1,900	6.06%	119,431,365.15	9.86%
60 - 96	1,093	3.49%	50,757,559.53	4.19%
over 96	25,007	79.74%	796,404,835.41	65.75%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</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	5	0.02%	266,251.08	0.02%
5 - 10 years	282	0.90%	7,093,031.01	0.59%
10 - 15 years	2,083	6.64%	46,878,175.66	3.87%
15 - 20 years	5,036	16.06%	126,975,394.19	10.48%
20 - 25 years	6,658	21.23%	230,208,581.84	19.01%
25 - 30 years	11,905	37.96%	470,676,334.47	38.86%
30 - 35 years	2,682	8.55%	154,645,415.00	12.77%
35 years +	2,708	8.64%	174,533,861.87	14.41%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	23,856	76.07%	858,535,074.86	70.88%
Houses	7,503	23.93%	352,741,970.26	29.12%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,514	20.77%	253,886,818.76	20.96%
Purchase	17,655	56.30%	754,623,244.69	62.30%
Repair	5,190	16.55%	152,293,163.45	12.57%
Construction (re-mortgage)	56	0.18%	2,863,092.90	0.24%
Purchase (re-mortgage)	363	1.16%	16,813,720.21	1.39%
Repair (re-mortgage)	153	0.49%	6,521,940.94	0.54%
Equity Release	1,428	4.55%	24,275,064.17	2.00%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,316	99.86%	1,206,694,343.24	99.62%
Balloon	43	0.14%	4,582,701.88	0.38%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	24,828	79.17%	783,738,762.93	64.70%
Fixed Converting to Floating	6,483	20.67%	426,378,021.77	35.20%
Fixed to Maturity	48	0.15%	1,160,260.41	0.10%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

Fixed rate assets **35.30%**  
WAL of assets **6.90**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	400	1.61%	16,516,645.69	2.11%
Euribor 1 Month	62	0.25%	2,367,342.54	0.30%
Euribor 3 Months	340	1.37%	13,021,016.47	1.66%
Eurobank OEK's Rate	42	0.17%	596,226.20	0.08%
Originator Rate	7,325	29.50%	121,793,216.34	15.54%
Saron 1M ISDA (CHF)	71	0.29%	5,478,584.15	0.70%
Saron 3M ISDA (CHF)	21	0.08%	1,545,425.34	0.20%
ESTR 1M ISDA (EUR)	15	0.06%	108,532.61	0.01%
Cap ECB Tracker	9,699	39.06%	303,222,234.86	38.69%
Cap Euribor 3 Months	4,239	17.07%	156,183,886.09	19.93%
Cap Euribor 1 Month	860	3.46%	32,717,003.77	4.17%
Cap Saron ISDA (CHF) 1M	1,520	6.12%	111,067,889.08	14.17%
Cap Saron ISDA (CHF) 3M	210	0.85%	18,855,487.80	2.41%
Other	24	0.10%	265,271.99	0.03%
<b>Grand Total</b>	<b>24,828</b>	<b>100.00%</b>	<b>783,738,762.93</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	22	0.34%	704,225.05	0.17%
Euribor 1 Month	16	0.25%	569,074.37	0.13%
Euribor 3 Months	6,440	99.34%	424,999,856.00	99.68%
Originator Rate	5	0.08%	104,866.35	0.02%
<b>Grand Total</b>	<b>6,483</b>	<b>100.00%</b>	<b>426,378,021.77</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	35	0.54%	2,755,861.24	0.65%
1 Jan 2026 - 31 Dec 2030	1,759	27.13%	114,701,471.63	26.90%
1 Jan 2031 - 31 Dec 2035	1,526	23.54%	97,212,713.74	22.80%
1 Jan 2036 - 31 Dec 2040	1,138	17.55%	68,033,279.01	15.96%
1 Jan 2041 +	2,025	31.24%	143,674,696.15	33.70%
<b>Grand Total</b>	<b>6,483</b>	<b>100.00%</b>	<b>426,378,021.77</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,359	100.00%	1,211,277,045.12	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</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	26,529	84.60%	1,107,610,942.47	91.44%
Y	4,830	15.40%	103,666,102.65	8.56%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,249	96.46%	1,146,930,908.06	94.69%
Y	1,110	3.54%	64,346,137.06	5.31%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,359	100.00%	1,211,277,045.12	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,470	93.98%	1,168,092,681.04	96.43%
Y	1,889	6.02%	43,184,364.07	3.57%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	29,866	95.24%	1,144,702,394.71	94.50%
Second home/Holiday houses	1,330	4.24%	58,271,008.96	4.81%
Buy-to-let/Non-Owner occupied	77	0.25%	4,925,620.82	0.41%
Other	86	0.27%	3,378,020.63	0.28%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,584	24.18%	334,054,337.07	27.58%
Other Private Employees	5,404	17.23%	259,610,225.31	21.43%
Civil Servant	4,226	13.48%	142,296,634.17	11.75%
Pensioner	5,422	17.29%	120,019,905.55	9.91%
Other Self Employed	1,641	5.23%	93,373,151.91	7.71%
Civil Servant - Policeman	1,171	3.73%	52,804,018.67	4.36%
Teacher	1,173	3.74%	34,719,839.48	2.87%
Military Personnel	772	2.46%	31,898,937.36	2.63%
Unemployed	1,015	3.24%	30,153,586.11	2.49%
Salesman	698	2.23%	26,206,770.26	2.16%
Civil Servant - Primary School Teachers	936	2.98%	22,210,264.75	1.83%
Lawyers - Jurists	276	0.88%	18,774,481.10	1.55%
Accountant	341	1.09%	16,545,364.01	1.37%
Independent Means	262	0.84%	14,861,859.21	1.23%
Housewife	438	1.40%	13,747,670.16	1.13%
<b>Grand Total</b>	<b>31,359</b>	<b>100.00%</b>	<b>1,211,277,045.12</b>	<b>100.00%</b>