

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **65**

Reporting Date: **20/6/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2024	31/5/2024

Servicer Provider: **EUROBANK**

Issuer Event of Default: **NO**

Covered Bond Event of Default: **NO**

I Programme Details as of 20/6/2024

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			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Apr-24	22-Jul-24	59	Act/360	4.3970%	3,603,097.55	-
3	22-Apr-24	22-Jul-24	59	Act/360	4.3970%	3,603,097.55	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/5/2024			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	141,681,466.22	1,003,700,741.65	1,148,008,611.09	144,039,171.83	1,015,493,163.69	1,162,667,141.24
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	141,681,466.22	1,003,417,929.33	1,147,725,798.77	144,039,171.83	1,015,081,870.13	1,162,255,847.68
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	135,112,308.90	1,003,017,049.25	1,140,633,986.41	137,177,963.23	1,014,670,463.16	1,154,833,907.76
A.4	Aggregate Original Principal O/S balance	237,304,998.24	2,083,334,746.66	2,320,639,744.90	239,891,889.84	2,100,840,798.81	2,340,732,688.65
A.5	Average Current Principal O/S balance	71,196.72	34,236.13	36,669.39	71,732.66	34,318.80	36,795.59
A.6	Average Original Principal O/S balance	119,248.74	71,062.34	74,125.27	119,468.07	70,998.34	74,078.51
A.7	Maximum Current Principal O/S balance	643,191.32	944,713.47	944,713.47	644,876.23	944,713.47	944,713.47
A.8	Maximum Original Principal O/S balance	900,000.00	1,800,000.00	1,800,000.00	900,000.00	1,800,000.00	1,800,000.00
A.9	Total Number of Loans	1,990	29,317	31,307	2,008	29,590	31,598
A.10	Weighted Average Seasoning (years)	17.31	12.97	13.51	17.23	12.90	13.45
A.11	Weighted Average Remaining Maturity (years)	13.48	15.31	15.08	13.51	15.36	15.13
A.12	Weighted Average Current Indexed LTV percent (%)	55.18	35.16	37.67	55.55	35.24	37.81
A.13	Weighted Average Current Unindexed LTV percent (%)	53.39	38.54	40.41	53.71	38.63	40.54
A.14	Weighted Average Original LTV percent (%)	68.64	68.50	68.52	68.54	68.43	68.45
A.15	Weighted Average Interest Rate - Total (%)	2.60	4.60	4.35	2.61	4.61	4.36
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.55	4.37	3.52	2.55	4.37	3.52
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.49	91.43	92.31	98.46	91.85	92.69
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.17	6.33	5.68	1.34	6.81	6.12
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.34	2.21	1.98	0.20	1.30	1.16
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.03	0.02	0.00	0.04	0.04
A.21	FX Rate	0.9818	-	-	0.9787	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2024					
		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	2,751	1,061,559.95	35,711	6,407,920.63	38,462	7,588,266.64
B.2	Partial Prepayments	6	279,150.67	112	979,511.57	118	1,276,819.82
B.3	Whole Prepayments	7	428,152.37	90	2,656,694.15	97	3,134,094.67
B.4	Total Principal Receipts (B1+B2+B3)	-	1,768,862.99	-	10,044,126.35	-	11,999,181.13

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2024					
		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	2,382	312,630.81	33,134	3,831,597.62	35,516	4,150,023.79
C.2	Interest From Overdues	1,026	1,309.90	7,845	8,826.76	8,871	10,160.94
C.3	Total Interest Receipts (C1+C2)	-	313,940.71	-	3,840,424.38	44,387	4,160,184.73
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/5/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,956	139,535,066.90	25,192	917,638,337.75	27,148	1,060,210,185.00
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	34	2,146,399.32	4,109	85,779,591.58	4,143	87,972,704.20
A.3	Totals (A1+ A2)	1,990	141,681,466.22	29,301	1,003,417,929.33	31,291	1,148,182,889.20
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	16	282,812.32	16	282,812.32
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	16	282,812.32	16	282,812.32

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/5/2024					
		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	24	1,660,718.12	2,935	63,562,712.55	2,959	65,259,573.81
B.2	60 Days < Installment <= 89 Days	10	485,681.20	1,174	22,216,879.03	1,184	22,713,130.38
B.3	Total (B1+B2=A4)	34	2,146,399.32	4,109	85,779,591.58	4,143	87,972,704.20
B.4	90 Days < Installment <= 119 Days	0	0.00	16	282,812.32	16	282,812.32
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	0	0.00	16	282,812.32	16	282,812.32

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/5/2024					
		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	596,210.90	0.00	1,820,270.00	0.00	2,427,533.09
A.2	Number of Loans	0	8	0	168	0	176

III Statutory Tests

as of 31/5/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,140,633,986.41
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	21,460,142.90
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)	1,162,094,129.31
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,263,583,018.18
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	21,460,142.90
Net Present Value of Covered Bond Liabilities	1,016,029,932.32
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,198,503,099.00
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	21,460,142.90
Net Present Value of Covered Bond Liabilities	1,014,185,871.42
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,341,789,148.65
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	21,460,142.90
Net Present Value of Covered Bond Liabilities	1,018,446,989.50
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	47,371,054.50
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	41,901,696.74
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	21,460,142.88
Credit interest	75,261.96
Opening Balance	21,535,404.84
Required Liquidity Buffer Reserve Ledger Amount	21,821,757.90
Amount credited to the account (payment to BoNY)	286,353.07
Available o/s Reserve Amount	21,821,757.90

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	1,990	6.36%	144,307,869.44	12.57%
EUR	29,317	93.64%	1,003,700,741.65	87.43%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,235	26.30%	199,202,739.18	8.58%
37.501 - 75.000	11,772	37.60%	668,022,986.33	28.79%
75.001 - 100.000	4,937	15.77%	440,543,311.64	18.98%
100.001 - 150.000	4,225	13.50%	524,842,126.61	22.62%
150.001 - 250.000	1,671	5.34%	316,179,147.49	13.62%
250.001 - 500.000	416	1.33%	135,027,689.89	5.82%
500.001 +	51	0.16%	36,821,743.76	1.59%
Grand Total	31,307	100.00%	2,320,639,744.90	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	20,523	65.55%	335,476,917.80	29.22%
37.501 - 75.000	7,105	22.69%	374,477,291.61	32.62%
75.001 - 100.000	1,851	5.91%	159,431,895.28	13.89%
100.001 - 150.000	1,228	3.92%	146,859,632.88	12.79%
150.001 - 250.000	467	1.49%	85,649,916.38	7.46%
250.001 - 500.000	121	0.39%	38,100,274.24	3.32%
500.001 +	12	0.04%	8,012,682.90	0.70%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,321	26.58%	166,521,793.42	14.51%
2005	2,800	8.94%	101,053,262.91	8.80%
2006	4,054	12.95%	159,878,899.59	13.93%
2007	3,187	10.18%	137,245,152.35	11.96%
2008	1,837	5.87%	80,837,269.68	7.04%
2009	1,393	4.45%	47,776,413.52	4.16%
2010	1,616	5.16%	52,601,126.60	4.58%
2011	1,050	3.35%	32,585,661.70	2.84%
2012	907	2.90%	27,174,804.19	2.37%
2013	639	2.04%	17,144,943.76	1.49%
2014	290	0.93%	8,159,629.34	0.71%
2015	167	0.53%	6,569,230.65	0.57%
2016	176	0.56%	8,272,893.95	0.72%
2017	298	0.95%	13,736,822.59	1.20%
2018	474	1.51%	21,931,140.24	1.91%
2019	336	1.07%	16,338,906.80	1.42%
2020	375	1.20%	21,196,793.58	1.85%
2021	1,406	4.49%	90,952,393.92	7.92%
2022	1,253	4.00%	85,660,863.96	7.46%
2023	728	2.33%	52,370,608.35	4.56%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,416	7.72%	10,588,377.81	0.92%
2026 - 2030	9,563	30.55%	158,515,260.22	13.81%
2031 - 2035	7,107	22.70%	240,219,267.85	20.92%
2036 - 2040	5,246	16.76%	259,800,502.34	22.63%
2041 - 2045	3,045	9.73%	183,759,592.26	16.01%
2046 +	3,930	12.55%	295,125,610.62	25.71%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,528	17.66%	41,799,629.12	3.64%
40.01 - 60 months	2,591	8.28%	41,706,393.40	3.63%
60.01 - 90 months	5,427	17.33%	130,374,375.02	11.36%
90.01 - 120 months	3,674	11.74%	117,848,481.96	10.27%
120.01 - 150 months	3,139	10.03%	134,867,355.33	11.75%
150.01 - 180 months	2,866	9.15%	144,461,886.18	12.58%
over 180 months	8,082	25.82%	536,950,490.09	46.77%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	2	0.01%	103,969.30	0.01%
1.01% - 2.00%	40	0.13%	3,940,901.44	0.34%
2.01% - 3.00%	1,781	5.69%	135,489,048.69	11.80%
3.01% - 4.00%	4,422	14.12%	267,628,186.35	23.31%
4.01% - 5.00%	17,979	57.43%	549,209,100.47	47.84%
5.01% - 6.00%	3,535	11.29%	99,505,590.17	8.67%
6.01% - 7.00%	2,070	6.61%	64,068,243.48	5.58%
7.01% +	1,478	4.72%	28,063,571.18	2.44%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,974	47.83%	245,806,241.39	21.41%
20.01% - 30.00%	5,625	17.97%	217,947,821.19	18.98%
30.01% - 40.00%	4,301	13.74%	223,783,913.04	19.49%
40.01% - 50.00%	2,945	9.41%	188,819,635.01	16.45%
50.01% - 60.00%	1,909	6.10%	133,882,342.63	11.66%
60.01% - 70.00%	919	2.94%	70,656,146.85	6.15%
70.01% - 80.00%	339	1.08%	29,144,758.92	2.54%
80.01% - 90.00%	111	0.35%	10,824,305.09	0.94%
90.01% - 100.00%	75	0.24%	10,360,647.82	0.90%
100.00% +	109	0.35%	16,782,799.15	1.46%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,965	41.41%	196,259,824.54	17.10%
20.01% - 30.00%	6,328	20.21%	216,968,913.38	18.90%
30.01% - 40.00%	4,527	14.46%	212,971,900.79	18.55%
40.01% - 50.00%	3,033	9.69%	181,410,804.27	15.80%
50.01% - 60.00%	2,088	6.67%	137,913,925.75	12.01%
60.01% - 70.00%	1,386	4.43%	103,705,758.40	9.03%
70.01% - 80.00%	743	2.37%	65,527,115.33	5.71%
80.01% - 90.00%	128	0.41%	15,842,746.58	1.38%
90.01% - 100.00%	53	0.17%	8,380,767.82	0.73%
100.00% +	56	0.18%	9,026,854.24	0.79%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,996	6.38%	27,170,510.81	2.37%
20.01% - 30.00%	2,727	8.71%	54,595,698.89	4.76%
30.01% - 40.00%	3,857	12.32%	98,086,412.83	8.54%
40.01% - 50.00%	4,459	14.24%	137,459,443.23	11.97%
50.01% - 60.00%	4,875	15.57%	179,870,325.63	15.67%
60.01% - 70.00%	4,335	13.85%	189,849,252.26	16.54%
70.01% - 80.00%	4,557	14.56%	217,314,646.65	18.93%
80.01% - 90.00%	2,320	7.41%	102,677,469.53	8.94%
90.01% - 100.00%	1,409	4.50%	82,044,715.74	7.15%
100.00% +	772	2.47%	58,940,135.54	5.13%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,722	40.64%	566,342,758.69	49.33%
Thessaloniki	4,326	13.82%	147,645,331.00	12.86%
Macedonia	3,550	11.34%	91,104,394.48	7.94%
Peloponnese	2,383	7.61%	73,439,899.78	6.40%
Thessaly	2,208	7.05%	63,506,708.66	5.53%
Stereia Ellada	1,779	5.68%	51,584,427.12	4.49%
Creta Island	1,295	4.14%	46,293,362.34	4.03%
Ionian Islands	480	1.53%	17,420,172.15	1.52%
Thrace	820	2.62%	24,716,560.30	2.15%
Epirus	950	3.03%	27,070,427.12	2.36%
Aegean Islands	794	2.54%	38,884,579.46	3.39%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	286	0.91%	22,197,930.05	1.93%
12 - 24	1,156	3.69%	80,709,539.87	7.03%
24 - 36	1,503	4.80%	97,900,336.86	8.53%
36 - 60	997	3.18%	58,452,043.91	5.09%
60 - 96	1,031	3.29%	47,899,392.79	4.17%
over 96	26,334	84.12%	840,849,367.62	73.24%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	3	0.01%	28,916.81	0.00%
5 - 10 years	253	0.81%	4,735,497.64	0.41%
10 - 15 years	2,344	7.49%	41,623,269.58	3.63%
15 - 20 years	5,325	17.01%	124,291,419.39	10.83%
20 - 25 years	6,523	20.84%	220,428,944.56	19.20%
25 - 30 years	11,620	37.12%	441,272,357.44	38.44%
30 - 35 years	2,547	8.14%	143,544,244.44	12.50%
35 years +	2,692	8.60%	172,083,961.22	14.99%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	24,132	77.08%	835,260,381.06	72.76%
Houses	7,175	22.92%	312,748,230.04	27.24%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,519	20.82%	239,561,155.85	20.87%
Purchase	17,498	55.89%	703,672,597.09	61.30%
Repair	5,206	16.63%	152,571,041.54	13.29%
Construction (re-mortgage)	55	0.18%	3,153,328.68	0.27%
Purchase (re-mortgage)	341	1.09%	15,439,816.49	1.34%
Repair (re-mortgage)	160	0.51%	6,750,705.25	0.59%
Equity Release	1,528	4.88%	26,859,966.19	2.34%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,230	99.75%	1,138,673,959.78	99.19%
Balloon	77	0.25%	9,334,651.32	0.81%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	26,379	84.26%	839,030,548.87	73.09%
Fixed Converting to Floating	4,869	15.55%	307,732,212.68	26.81%
Fixed to Maturity	59	0.19%	1,245,849.55	0.11%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

Fixed rate assets **26.91%**
WAL of assets **6.92**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	394	1.49%	16,658,136.14	1.99%
Euribor 1 Month	54	0.20%	1,763,416.30	0.21%
Euribor 3 Months	311	1.18%	11,917,704.52	1.42%
Eurobank OEK's Rate	47	0.18%	674,627.57	0.08%
Originator Rate	7,640	28.96%	135,433,906.09	16.14%
Saron 1M ISDA (CHF)	70	0.27%	5,245,220.91	0.63%
Saron 3M ISDA (CHF)	22	0.08%	1,631,307.02	0.19%
ESTR 1M ISDA (EUR)	19	0.07%	177,850.66	0.02%
Cap ECB Tracker	10,505	39.82%	328,093,786.81	39.10%
Cap Saron ISDA (CHF)	1,861	7.05%	134,962,616.05	16.09%
Cap Euribor 3 Months	4,525	17.15%	166,981,781.12	19.90%
Cap Euribor 1 Month	905	3.43%	35,204,178.32	4.20%
Other	26	0.10%	286,017.36	0.03%
Grand Total	26,379	100.00%	839,030,548.87	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	23	0.47%	812,237.80	0.26%
Euribor 1 Month	16	0.33%	625,522.70	0.20%
Euribor 3 Months	4,818	98.95%	305,892,042.56	99.40%
Originator Rate	12	0.25%	402,409.62	0.13%
Grand Total	4,869	100.00%	307,732,212.68	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	53	1.09%	3,504,252.56	1.14%
1 Jan 2026 - 31 Dec 2030	1,260	25.88%	70,875,234.87	23.03%
1 Jan 2031 - 31 Dec 2035	1,089	22.37%	68,442,576.36	22.24%
1 Jan 2036 - 31 Dec 2040	934	19.18%	55,865,404.34	18.15%
1 Jan 2041 +	1,533	31.48%	109,044,744.55	35.43%
Grand Total	4,869	100.00%	307,732,212.68	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,307	100.00%	1,148,008,611.09	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	31,307	100.00%	1,148,008,611.09	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	26,365	84.21%	1,047,089,041.82	91.21%
Y	4,942	15.79%	100,919,569.27	8.79%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,144	96.29%	1,081,177,818.95	94.18%
Y	1,163	3.71%	66,830,792.14	5.82%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,307	100.00%	1,148,008,611.09	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,339	93.71%	1,102,019,770.84	95.99%
Y	1,968	6.29%	45,988,840.25	4.01%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	29,963	95.71%	1,094,619,228.44	95.35%
Second home/Holiday houses	1,206	3.85%	47,535,247.61	4.14%
Buy-to-let/Non-Owner occupied	60	0.19%	3,309,254.41	0.29%
Other	78	0.25%	2,544,880.63	0.22%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,646	24.42%	324,446,421.02	28.26%
Other Private Employees	5,110	16.32%	222,281,823.34	19.36%
Civil Servant	4,184	13.36%	134,520,134.76	11.72%
Pensioner	5,523	17.64%	124,443,651.52	10.84%
Other Self Employed	1,555	4.97%	82,180,165.98	7.16%
Civil Servant - Policeman	1,153	3.68%	49,892,636.52	4.35%
Teacher	1,218	3.89%	35,733,551.57	3.11%
Unemployed	1,110	3.55%	32,217,322.05	2.81%
Military Personnel	767	2.45%	30,593,395.37	2.66%
Salesman	688	2.20%	24,822,485.93	2.16%
Civil Servant - Primary School Teachers	966	3.09%	23,920,787.41	2.08%
Lawyers - Jurists	280	0.89%	17,857,357.24	1.56%
Housewife	350	1.12%	15,683,023.84	1.37%
Accountant	482	1.54%	15,231,783.50	1.33%
Independent Means	275	0.88%	14,184,071.05	1.24%
Grand Total	31,307	100.00%	1,148,008,611.09	100.00%