

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **67**
Reporting Date: **20/8/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/07/2024	31/07/2024

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

Programme Details

as of 20/8/2024

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%	20-Jan-26	20-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-Jul-24	21-Oct-24	29	Act/360	4.1880%	1,686,833.43	-
3	22-Jul-24	21-Oct-24	29	Act/360	4.1880%	1,686,833.43	-

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/07/2024			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	137,905,789.91	1,060,864,798.14	1,205,526,279.22	149,707,875.94	1,075,017,141.56	1,230,412,487.15
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	137,905,789.91	1,060,804,201.17	1,205,465,682.25	149,707,875.94	1,075,017,141.56	1,230,412,487.15
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	130,049,880.94	1,060,168,979.43	1,196,589,708.41	140,310,609.94	1,074,362,975.70	1,220,004,048.92
A.4	Aggregate Original Principal O/S balance	234,826,704.65	2,134,432,591.18	2,369,259,295.83	244,914,276.22	2,157,320,481.60	2,402,234,757.82
A.5	Average Current Principal O/S balance	70,793.53	35,544.62	37,916.79	72,992.63	35,624.91	38,179.55
A.6	Average Original Principal O/S balance	120,547.59	71,514.86	74,519.07	119,412.13	71,491.27	74,541.06
A.7	Maximum Current Principal O/S balance	639,808.36	988,140.61	988,140.61	641,502.03	989,848.03	989,848.03
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	1,948	29,846	31,794	2,051	30,176	32,227
A.10	Weighted Average Seasoning (years)	17.44	12.19	12.82	17.39	12.22	12.87
A.11	Weighted Average Remaining Maturity (years)	14.16	15.90	15.69	13.52	15.85	15.55
A.12	Weighted Average Current Indexed LTV percent (%)	57.80	36.58	39.12	59.27	36.66	39.51
A.13	Weighted Average Current Unindexed LTV percent (%)	55.59	39.76	41.66	56.95	39.86	42.02
A.14	Weighted Average Original LTV percent (%)	70.54	73.33	73.00	69.61	73.30	72.84
A.15	Weighted Average Interest Rate - Total (%)	2.58	4.55	4.31	2.60	4.55	4.30
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.55	4.35	3.49	2.55	4.37	3.48
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.51	93.14	93.78	98.50	98.32	98.35
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.15	6.37	5.75	1.07	1.42	1.38
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.33	0.48	0.46	0.43	0.25	0.28
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	0.01	0.00	0.00	0.00
A.21	FX Rate	0.9533	1	0	0.9634	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	3,050	1,056,448.89	41,725	7,121,932.40	44,775	8,527,268.57
B.2	Partial Prepayments	4	48,114.05	125	1,571,551.94	129	1,696,652.75
B.3	Whole Prepayments	12	913,564.38	107	2,811,481.37	119	3,862,773.83
B.4	Total Principal Receipts (B1+B2+B3)	-	2,018,127.32	-	11,504,965.71	-	14,086,695.15

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	2,648	322,218.33	38,979	4,274,327.45	41,627	4,612,330.52
C.2	Interest From Overdues	1,129	1,086.49	9,041	8,435.73	41,627	9,575.44
C.3	Total Interest Receipts (C1+C2)	-	323,304.82	-	4,282,763.18	51,797	4,621,905.97
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/07/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,920	135,857,840.68	26,247	988,068,777.32	28,167	1,130,581,984.79
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	28	2,047,949.23	3,593	72,735,423.85	3,621	74,883,697.46
A.3	Totals (A1+ A2)	1,948	137,905,789.91	29,840	1,060,804,201.17	31,788	1,205,465,682.25
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	6	60,596.97	6	60,596.97
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	6	60,596.97	6	60,596.97

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	19	1,588,927.50	3,367	67,624,800.33	3,386	69,291,565.78
B.2	60 Days < Installment <= 89 Days	9	459,021.73	226	5,110,623.52	235	5,592,131.68
B.3	Total (B1+B2=A4)	28	2,047,949.23	3,593	72,735,423.85	3,621	74,883,697.46
B.4	90 Days < Installment <= 119 Days	0	0.00	6	60,596.97	6	60,596.97
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	6	60,596.97	6	60,596.97

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/07/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	9,786,063.51	0.00	2,694,827.91	0.00	12,960,288.43
A.2	Number of Loans	0	87	0	209	0	296

Statutory Tests

as of 31/7/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,196,589,708.41
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	21,882,201.33
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)	1,218,471,909.74
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,343,778,979.23
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	21,882,201.33
Net Present Value of Covered Bond Liabilities	1,011,005,643.29
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,269,322,117.43
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	21,882,201.33
Net Present Value of Covered Bond Liabilities	1,007,383,072.06
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,435,249,997.86
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	21,882,201.33
Net Present Value of Covered Bond Liabilities	1,015,192,698.34
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	48,191,137.34
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	37,236,730.13
Under any Hedging agreements	

Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	21,882,201.30
Credit interest	65,950.53
Opening Balance	21,948,151.83
Required Liquidity Buffer Reserve Ledger Amount	20,037,451.57
Amount credited to the account (payment to BoNY)	-1,910,700.26
Available o/s Reserve Amount	20,037,451.57

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	1,948	6.13%	144,661,481.08	12.00%
EUR	29,846	93.87%	1,060,864,798.14	88.00%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,284	26.06%	200,472,019.28	8.46%
37.501 - 75.000	11,947	37.58%	677,413,278.95	28.59%
75.001 - 100.000	5,035	15.84%	449,244,451.26	18.96%
100.001 - 150.000	4,330	13.62%	537,647,083.95	22.69%
150.001 - 250.000	1,719	5.41%	325,505,649.60	13.74%
250.001 - 500.000	421	1.32%	137,160,658.36	5.79%
500.001 +	58	0.18%	41,816,154.43	1.76%
Grand Total	31,794	100.00%	2,369,259,295.83	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	20,461	64.35%	335,431,094.31	27.82%
37.501 - 75.000	7,327	23.05%	386,491,014.04	32.06%
75.001 - 100.000	1,987	6.25%	171,354,567.91	14.21%
100.001 - 150.000	1,343	4.22%	161,333,319.75	13.38%
150.001 - 250.000	524	1.65%	96,352,463.58	7.99%
250.001 - 500.000	134	0.42%	42,433,393.98	3.52%
500.001 +	18	0.06%	12,130,425.66	1.01%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,132	25.58%	161,699,098.15	13.41%
2005	2,779	8.74%	100,938,748.44	8.37%
2006	4,031	12.68%	159,167,763.81	13.20%
2007	3,183	10.01%	136,747,022.87	11.34%
2008	1,834	5.77%	79,276,996.40	6.58%
2009	1,266	3.98%	45,574,794.39	3.78%
2010	1,601	5.04%	50,970,102.95	4.23%
2011	1,051	3.31%	32,185,861.97	2.67%
2012	898	2.82%	26,768,943.83	2.22%
2013	631	1.98%	17,104,562.14	1.42%
2014	277	0.87%	8,031,172.96	0.67%
2015	168	0.53%	6,733,675.88	0.56%
2016	178	0.56%	8,286,321.92	0.69%
2017	297	0.93%	13,741,274.18	1.14%
2018	476	1.50%	21,967,820.73	1.82%
2019	343	1.08%	16,886,755.42	1.40%
2020	391	1.23%	22,577,626.67	1.87%
2021	1,459	4.59%	94,773,600.31	7.86%
2022	1,388	4.37%	95,351,985.33	7.91%
2023	1,132	3.56%	84,440,367.79	7.00%
2024	279	0.88%	22,301,783.08	1.85%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,094	6.59%	8,705,817.57	0.72%
2026 - 2030	9,479	29.81%	147,818,789.38	12.26%
2031 - 2035	7,162	22.53%	239,049,410.08	19.83%
2036 - 2040	5,384	16.93%	267,084,294.18	22.15%
2041 - 2045	3,211	10.10%	197,838,267.01	16.41%
2046 +	4,464	14.04%	345,029,700.98	28.62%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,381	16.92%	39,971,482.67	3.32%
40.01 - 60 months	2,790	8.78%	41,729,872.90	3.46%
60.01 - 90 months	5,213	16.40%	125,992,197.42	10.45%
90.01 - 120 months	3,603	11.33%	115,435,148.65	9.58%
120.01 - 150 months	3,276	10.30%	141,186,415.87	11.71%
150.01 - 180 months	2,807	8.83%	142,462,030.47	11.82%
over 180 months	8,724	27.44%	598,749,131.23	49.67%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3	0.01%	199,505.24	0.02%
1.01% - 2.00%	44	0.14%	4,205,128.82	0.35%
2.01% - 3.00%	1,770	5.57%	138,039,935.60	11.45%
3.01% - 4.00%	4,879	15.35%	305,555,884.32	25.35%
4.01% - 5.00%	18,135	57.04%	569,310,878.68	47.23%
5.01% - 6.00%	3,588	11.29%	100,945,293.17	8.37%
6.01% - 7.00%	1,931	6.07%	59,621,767.99	4.95%
7.01% +	1,444	4.54%	27,647,885.40	2.29%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,836	46.66%	245,673,554.81	20.38%
20.01% - 30.00%	5,642	17.75%	219,468,599.05	18.21%
30.01% - 40.00%	4,293	13.50%	225,007,828.19	18.66%
40.01% - 50.00%	3,020	9.50%	194,371,079.36	16.12%
50.01% - 60.00%	2,044	6.43%	144,912,673.15	12.02%
60.01% - 70.00%	1,070	3.37%	84,922,084.39	7.04%
70.01% - 80.00%	549	1.73%	48,812,206.25	4.05%
80.01% - 90.00%	129	0.41%	10,261,914.54	0.85%
90.01% - 100.00%	85	0.27%	11,939,274.77	0.99%
100.00% +	126	0.40%	20,157,064.71	1.67%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,905	40.59%	197,919,479.47	16.42%
20.01% - 30.00%	6,340	19.94%	218,948,635.62	18.16%
30.01% - 40.00%	4,467	14.05%	212,974,775.11	17.67%
40.01% - 50.00%	3,081	9.69%	185,622,057.62	15.40%
50.01% - 60.00%	2,204	6.93%	149,236,493.10	12.38%
60.01% - 70.00%	1,567	4.93%	118,316,888.07	9.81%
70.01% - 80.00%	933	2.93%	81,920,462.71	6.80%
80.01% - 90.00%	157	0.49%	17,955,849.84	1.49%
90.01% - 100.00%	69	0.22%	11,135,503.05	0.92%
100.00% +	71	0.22%	11,496,134.63	0.95%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,965	6.18%	26,742,346.89	2.22%
20.01% - 30.00%	2,725	8.57%	55,877,847.92	4.64%
30.01% - 40.00%	3,855	12.12%	98,674,385.29	8.19%
40.01% - 50.00%	4,481	14.09%	141,176,429.93	11.71%
50.01% - 60.00%	4,878	15.34%	182,283,807.88	15.12%
60.01% - 70.00%	4,389	13.80%	194,852,332.96	16.16%
70.01% - 80.00%	4,698	14.78%	231,463,658.11	19.20%
80.01% - 90.00%	2,346	7.38%	106,832,269.23	8.86%
90.01% - 100.00%	1,444	4.54%	85,600,041.14	7.10%
100.00% +	1,013	3.19%	82,023,159.86	6.80%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,959	40.76%	598,228,217.28	49.62%
Thessaloniki	4,377	13.77%	154,549,763.44	12.82%
Macedonia	3,592	11.30%	94,788,965.45	7.86%
Peloponnese	2,423	7.62%	76,400,572.85	6.34%
Thessaly	2,257	7.10%	68,246,093.78	5.66%
Sterea Ellada	1,793	5.64%	52,812,880.12	4.38%
Creta Island	1,315	4.14%	48,547,726.34	4.03%
Ionian Islands	487	1.53%	17,800,103.06	1.48%
Thrace	819	2.58%	25,541,442.33	2.12%
Epirus	956	3.01%	28,238,480.12	2.34%
Aegean Islands	816	2.57%	40,372,034.45	3.35%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	666	2.09%	53,434,937.24	4.43%
12 - 24	1,302	4.10%	95,769,840.98	7.94%
24 - 36	1,594	5.01%	103,128,488.68	8.55%
36 - 60	1,204	3.79%	73,520,310.72	6.10%
60 - 96	1,072	3.37%	49,737,058.89	4.13%
over 96	25,956	81.64%	829,935,642.71	68.84%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	4	0.01%	210,987.80	0.02%
5 - 10 years	274	0.86%	6,283,897.99	0.52%
10 - 15 years	2,324	7.31%	45,691,366.78	3.79%
15 - 20 years	5,299	16.67%	125,928,636.58	10.45%
20 - 25 years	6,651	20.92%	231,564,551.82	19.21%
25 - 30 years	11,869	37.33%	466,669,079.51	38.71%
30 - 35 years	2,635	8.29%	151,962,782.02	12.61%
35 years +	2,738	8.61%	177,214,976.71	14.70%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	24,416	76.79%	870,844,613.48	72.24%
Houses	7,378	23.21%	334,681,665.73	27.76%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,604	20.77%	250,560,263.95	20.78%
Purchase	17,857	56.16%	747,662,270.48	62.02%
Repair	5,279	16.60%	155,221,210.43	12.88%
Construction (re-mortgage)	54	0.17%	2,772,670.79	0.23%
Purchase (re-mortgage)	352	1.11%	16,824,879.54	1.40%
Repair (re-mortgage)	155	0.49%	6,511,694.01	0.54%
Equity Release	1,493	4.70%	25,973,290.02	2.15%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,756	99.88%	1,201,549,391.95	99.67%
Balloon	38	0.12%	3,976,887.26	0.33%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	25,924	81.54%	825,115,810.43	68.44%
Fixed Converting to Floating	5,817	18.30%	379,130,608.36	31.45%
Fixed to Maturity	53	0.17%	1,279,860.43	0.11%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	386	1.49%	16,544,884.45	2.01%
Euribor 1 Month	52	0.20%	1,686,826.25	0.20%
Euribor 3 Months	313	1.21%	12,316,190.60	1.49%
Eurobank OEK's Rate	46	0.18%	654,803.61	0.08%
Originator Rate	7,538	29.08%	131,102,146.09	15.89%
Saron 1M ISDA (CHF)	67	0.26%	4,938,429.68	0.60%
Saron 3M ISDA (CHF)	22	0.08%	1,619,448.38	0.20%
ESTR 1M ISDA (EUR)	18	0.07%	129,419.49	0.02%
Cap ECB Tracker	10,276	39.64%	320,867,465.54	38.89%
Cap Euribor 3 Months	4,465	17.22%	164,539,384.00	19.94%
Cap Euribor 1 Month	893	3.44%	34,613,174.33	4.19%
Cap Saron ISDA (CHF) 1M	1,598	6.16%	116,392,056.61	14.11%
Cap Saron ISDA (CHF) 3M	225	0.87%	19,438,084.80	2.36%
Other	25	0.10%	273,496.60	0.03%
Grand Total	25,924	100.00%	825,115,810.43	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	23	0.40%	797,306.61	0.21%
Euribor 1 Month	16	0.28%	592,861.67	0.16%
Euribor 3 Months	5,766	99.12%	377,364,522.76	99.53%
Originator Rate	12	0.21%	375,917.32	0.10%
Grand Total	5,817	100.00%	379,130,608.36	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	0.91%	3,305,616.86	0.87%
1 Jan 2026 - 31 Dec 2030	1,566	26.92%	98,450,142.09	25.97%
1 Jan 2031 - 31 Dec 2035	1,335	22.95%	85,420,469.62	22.53%
1 Jan 2036 - 31 Dec 2040	1,062	18.26%	63,656,980.10	16.79%
1 Jan 2041 +	1,801	30.96%	128,297,399.69	33.84%
Grand Total	5,817	100.00%	379,130,608.36	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,794	100.00%	1,205,526,279.22	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	31,794	100.00%	1,205,526,279.22	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	26,812	84.33%	1,100,757,779.46	91.31%
Y	4,982	15.67%	104,768,499.76	8.69%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,635	96.35%	1,137,982,142.66	94.40%
Y	1,159	3.65%	67,544,136.55	5.60%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,794	100.00%	1,205,526,279.22	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,847	93.88%	1,160,317,415.55	96.25%
Y	1,947	6.12%	45,208,863.66	3.75%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	30,372	95.53%	1,144,509,044.98	94.94%
Second home/Holiday houses	1,276	4.01%	54,563,139.87	4.53%
Buy-to-let/Non-Owner occupied	67	0.21%	3,753,076.33	0.31%
Other	79	0.25%	2,701,018.04	0.22%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,725	24.30%	336,114,330.97	27.88%
Other Private Employees	5,380	16.92%	247,036,503.67	20.49%
Civil Servant	4,279	13.46%	142,058,219.27	11.78%
Pensioner	5,492	17.27%	123,620,464.29	10.25%
Other Self Employed	1,634	5.14%	90,948,994.97	7.54%
Civil Servant - Policeman	1,184	3.72%	52,451,348.52	4.35%
Teacher	1,207	3.80%	35,795,882.98	2.97%
Unemployed	1,093	3.44%	31,638,485.36	2.62%
Military Personnel	771	2.42%	31,345,720.77	2.60%
Salesman	705	2.22%	26,182,115.25	2.17%
Civil Servant - Primary School Teachers	951	2.99%	23,245,026.21	1.93%
Lawyers - Jurists	274	0.86%	18,889,486.59	1.57%
Housewife	356	1.12%	16,832,076.63	1.40%
Accountant	471	1.48%	14,886,538.23	1.23%
Independent Means	272	0.86%	14,481,085.52	1.20%
Grand Total	31,794	100.00%	1,205,526,279.22	100.00%