

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **71**
Reporting Date: **20/12/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2024	30/11/2024

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

Programme Details

as of 20/12/2024

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			

Fixed rate bonds 0,00%

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	60	Act/360	3.7190%	3,099,166.80	
3	21-Oct-24	20-Jan-25	60	Act/360	3.7190%	3,099,166.80	

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2024			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	133,101,650.12	1,084,037,455.35	1,227,019,139.87	132,518,711.93	1,027,700,795.79	1,168,498,407.28
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	133,101,650.12	1,084,037,455.35	1,227,019,139.87	132,518,711.93	1,027,564,007.30	1,168,361,618.79
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	124,972,306.27	1,083,344,030.13	1,217,592,935.78	124,773,691.69	1,026,981,660.83	1,159,550,394.03
A.4	Aggregate Original Principal O/S balance	229,783,469.58	2,147,665,546.26	2,377,449,015.84	228,980,109.11	2,083,587,008.40	2,312,567,117.51
A.5	Average Current Principal O/S balance	70,723.51	36,421.09	38,773.28	70,451.20	35,333.18	37,733.67
A.6	Average Original Principal O/S balance	122,095.36	72,156.48	75,126.37	121,733.18	71,635.39	74,678.44
A.7	Maximum Current Principal O/S balance	632,989.48	1,168,466.25	1,168,466.25	634,700.85	982,991.66	982,991.66
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	2,000,000.00	900,000.00	1,800,000.00	1,800,000.00
A.9	Total Number of Loans	1,882	29,764	31,646	1,881	29,086	30,967
A.10	Weighted Average Seasoning (years)	17.83	11.95	12.64	17.76	12.45	13.09
A.11	Weighted Average Remaining Maturity (years)	13.90	16.01	15.77	13.99	15.70	15.50
A.12	Weighted Average Current Indexed LTV percent (%)	58.90	37.14	39.68	58.14	36.35	38.97
A.13	Weighted Average Current Unindexed LTV percent (%)	56.64	40.19	42.11	55.93	39.50	41.48
A.14	Weighted Average Original LTV percent (%)	70.71	74.72	74.25	70.73	73.56	73.22
A.15	Weighted Average Interest Rate - Total (%)	2.30	4.48	4.22	2.54	4.52	4.28
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.29	4.30	3.33	2.51	4.31	3.45
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.71	98.48	98.39	97.25	93.40	93.86
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.99	1.35	1.42	2.41	6.12	5.68
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.30	0.17	0.19	0.34	0.46	0.45
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	-	0.00	0.01	0.01
A.21	FX Rate	0.9309	-	-	0.9412	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2024					
		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	2,645	1,008,971.72	34,135	6,146,520.69	36,780	7,611,743.97
B.2	Partial Prepayments	5	60,416.18	113	1,284,337.88	118	1,440,089.49
B.3	Whole Prepayments	6	94,127.26	72	1,167,964.79	78	1,348,789.19
B.4	Total Principal Receipts (B1+B2+B3)	-	1,163,515.16	-	8,598,823.36	-	10,400,622.65

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2024					
		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	2,181	280,129.96	30,993	3,715,681.68	33,174	4,016,605.47
C.2	Interest From Overdues	963	1,078.47	7,129	7,349.88	8,092	8,508.40
C.3	Total Interest Receipts (C1+C2)	3,144	281,208.43	38,122.00	3,723,031.56	41,266	4,025,113.88
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,845	130,050,475.49	29,228	1,067,558,941.83	31,073	1,207,262,965.34
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	37	3,051,174.63	536	16,478,513.52	573	19,756,174.53
A.3	Totals (A1+ A2)	1,882	133,101,650.12	29,764	1,084,037,455.35	31,646	1,227,019,139.87
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	0	0.00	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	0	0.00	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2024					
		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	29	2,645,319.15	481	14,596,261.28	510	17,437,940.46
B.2	60 Days < Installment <= 89 Days	8	405,855.48	55	1,882,252.24	63	2,318,234.06
B.3	Total (B1+B2=A4)	37	3,051,174.63	536	16,478,513.52	573	19,756,174.53
B.4	90 Days < Installment <= 119 Days	0	0.00	0	0.00	0	0.00
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	0	0.00	0	0.00

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2024					
		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	2,230,918.38	505,903.03	66,639,392.61	1,751,543.43	69,035,910.37	2,294,999.26
A.2	Number of Loans	21	14	916	155	937	169

Statutory Tests

as of 30/11/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,217,592,935.78
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	17,159,072.00
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)	1,234,752,007.78
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,390,871,596.00
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	17,159,072.00
Net Present Value of Covered Bond Liabilities	1,012,108,840.00
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,311,751,984.00
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	17,159,072.00
Net Present Value of Covered Bond Liabilities	1,009,914,744.00
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,503,121,286.00
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	17,159,072.00
Net Present Value of Covered Bond Liabilities	1,014,775,520.00
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	43,191,664.00
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	29,623,843.00
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)	17,159,072.28
Credit interest	47,891.35
Opening Balance	17,206,963.63
Required Liquidity Buffer Reserve Ledger Amount	17,216,164.24
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	17,206,963.63

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
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LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	1,882	5.95%	142,981,684.52	11.65%
EUR	29,764	94.05%	1,084,037,455.35	88.35%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,123	25.67%	197,071,975.33	8.29%
37.501 - 75.000	11,915	37.65%	675,285,533.79	28.40%
75.001 - 100.000	5,052	15.96%	451,079,327.03	18.97%
100.001 - 150.000	4,324	13.66%	537,109,373.59	22.59%
150.001 - 250.000	1,738	5.49%	329,565,267.71	13.86%
250.001 - 500.000	431	1.36%	140,378,139.67	5.90%
500.001 +	63	0.20%	46,959,398.72	1.98%
Grand Total	31,646	100.00%	2,377,449,015.84	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	20,146	63.66%	330,960,821.35	26.97%
37.501 - 75.000	7,344	23.21%	388,120,772.75	31.63%
75.001 - 100.000	2,029	6.41%	174,988,339.57	14.26%
100.001 - 150.000	1,403	4.43%	168,639,574.94	13.74%
150.001 - 250.000	554	1.75%	102,253,675.16	8.33%
250.001 - 500.000	150	0.47%	48,348,976.11	3.94%
500.001 +	20	0.06%	13,706,979.98	1.12%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,840	24.77%	153,546,167.63	12.51%
2005	2,691	8.50%	96,811,150.18	7.89%
2006	3,959	12.51%	153,439,071.31	12.51%
2007	3,168	10.01%	135,495,001.24	11.04%
2008	1,826	5.77%	78,191,974.11	6.37%
2009	1,074	3.39%	44,102,561.30	3.59%
2010	1,546	4.89%	48,619,500.10	3.96%
2011	1,032	3.26%	31,814,808.78	2.59%
2012	881	2.78%	25,957,671.32	2.12%
2013	615	1.94%	16,764,874.63	1.37%
2014	269	0.85%	7,751,889.51	0.63%
2015	164	0.52%	6,639,461.85	0.54%
2016	171	0.54%	7,800,165.56	0.64%
2017	289	0.91%	13,273,552.26	1.08%
2018	474	1.50%	21,737,121.61	1.77%
2019	341	1.08%	16,716,164.37	1.36%
2020	407	1.29%	23,368,873.51	1.90%
2021	1,505	4.76%	97,169,765.81	7.92%
2022	1,523	4.81%	104,986,107.36	8.56%
2023	1,220	3.86%	90,249,543.45	7.36%
2024	651	2.06%	52,583,713.98	4.29%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,525	4.82%	5,619,560.71	0.46%
2026 - 2030	9,364	29.59%	137,246,195.20	11.19%
2031 - 2035	7,181	22.69%	234,850,936.84	19.14%
2036 - 2040	5,443	17.20%	268,154,954.58	21.85%
2041 - 2045	3,350	10.59%	206,631,575.27	16.84%
2046 +	4,783	15.11%	374,515,917.27	30.52%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,447	17.21%	40,203,350.05	3.28%
40.01 - 60 months	2,422	7.65%	39,566,923.34	3.22%
60.01 - 90 months	5,563	17.58%	132,552,144.51	10.80%
90.01 - 120 months	3,148	9.95%	103,657,120.59	8.45%
120.01 - 150 months	3,526	11.14%	155,575,478.82	12.68%
150.01 - 180 months	2,528	7.99%	127,561,655.68	10.40%
over 180 months	9,012	28.48%	627,902,466.89	51.17%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3	0.01%	195,155.17	0.02%
1.01% - 2.00%	193	0.61%	19,053,224.03	1.55%
2.01% - 3.00%	1,649	5.21%	127,672,172.17	10.41%
3.01% - 4.00%	5,211	16.47%	332,067,444.30	27.06%
4.01% - 5.00%	18,169	57.41%	581,414,403.07	47.38%
5.01% - 6.00%	3,214	10.16%	84,089,246.17	6.85%
6.01% - 7.00%	1,884	5.95%	58,368,339.15	4.76%
7.01% +	1,323	4.18%	24,159,155.81	1.97%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,695	46.44%	247,752,903.13	20.19%
20.01% - 30.00%	5,504	17.39%	215,419,736.10	17.56%
30.01% - 40.00%	4,246	13.42%	227,409,371.16	18.53%
40.01% - 50.00%	3,033	9.58%	198,183,210.06	16.15%
50.01% - 60.00%	2,024	6.40%	143,975,235.39	11.73%
60.01% - 70.00%	1,145	3.62%	91,376,101.62	7.45%
70.01% - 80.00%	640	2.02%	57,719,777.78	4.70%
80.01% - 90.00%	145	0.46%	11,966,737.11	0.98%
90.01% - 100.00%	79	0.25%	11,393,331.79	0.93%
100.00% +	135	0.43%	21,822,735.73	1.78%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,801	40.45%	200,748,810.74	16.36%
20.01% - 30.00%	6,305	19.92%	219,042,203.73	17.85%
30.01% - 40.00%	4,271	13.50%	209,780,610.44	17.10%
40.01% - 50.00%	3,074	9.71%	186,354,073.91	15.19%
50.01% - 60.00%	2,265	7.16%	155,759,645.29	12.69%
60.01% - 70.00%	1,618	5.11%	122,193,704.10	9.96%
70.01% - 80.00%	993	3.14%	89,343,055.32	7.28%
80.01% - 90.00%	173	0.55%	19,655,582.43	1.60%
90.01% - 100.00%	68	0.21%	11,423,733.97	0.93%
100.00% +	78	0.25%	12,717,719.94	1.04%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,902	6.01%	26,281,252.24	2.14%
20.01% - 30.00%	2,716	8.58%	56,766,967.92	4.63%
30.01% - 40.00%	3,785	11.96%	98,844,841.07	8.06%
40.01% - 50.00%	4,423	13.98%	140,556,385.88	11.46%
50.01% - 60.00%	4,822	15.24%	183,280,367.17	14.94%
60.01% - 70.00%	4,386	13.86%	199,424,497.94	16.25%
70.01% - 80.00%	4,719	14.91%	237,417,828.24	19.35%
80.01% - 90.00%	2,337	7.38%	106,540,430.44	8.68%
90.01% - 100.00%	1,420	4.49%	84,351,476.18	6.87%
100.00% +	1,136	3.59%	93,555,092.79	7.62%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,903	40.77%	608,523,123.68	49.59%
Thessaloniki	4,311	13.62%	156,601,506.09	12.76%
Macedonia	3,549	11.21%	93,869,239.91	7.65%
Peloponnese	2,409	7.61%	77,938,868.72	6.35%
Thessaly	2,243	7.09%	69,429,761.43	5.66%
Stereia Ellada	1,799	5.68%	53,915,466.14	4.39%
Creta Island	1,326	4.19%	51,164,244.74	4.17%
Ionian Islands	493	1.56%	18,691,866.80	1.52%
Thrace	819	2.59%	26,058,268.26	2.12%
Epirus	958	3.03%	28,267,613.16	2.30%
Aegean Islands	836	2.64%	42,559,180.96	3.47%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	751	2.37%	60,410,178.67	4.92%
12 - 24	1,229	3.88%	90,965,487.18	7.41%
24 - 36	1,554	4.91%	105,200,335.76	8.57%
36 - 60	1,779	5.62%	112,365,242.37	9.16%
60 - 96	1,090	3.44%	50,866,555.00	4.15%
over 96	25,243	79.77%	807,211,340.89	65.79%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.02%	271,966.19	0.02%
5 - 10 years	287	0.91%	7,224,749.96	0.59%
10 - 15 years	2,160	6.83%	47,825,186.58	3.90%
15 - 20 years	5,125	16.19%	129,350,071.86	10.54%
20 - 25 years	6,700	21.17%	233,513,536.27	19.03%
25 - 30 years	11,959	37.79%	476,879,058.78	38.86%
30 - 35 years	2,686	8.49%	155,807,375.23	12.70%
35 years +	2,724	8.61%	176,147,195.00	14.36%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	24,084	76.10%	869,960,353.62	70.90%
Houses	7,562	23.90%	357,058,786.25	29.10%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,578	20.79%	257,224,508.35	20.96%
Purchase	17,817	56.30%	763,884,922.61	62.26%
Repair	5,237	16.55%	154,737,251.14	12.61%
Construction (re-mortgage)	56	0.18%	2,897,905.53	0.24%
Purchase (re-mortgage)	365	1.15%	17,023,121.40	1.39%
Repair (re-mortgage)	154	0.49%	6,655,054.78	0.54%
Equity Release	1,439	4.55%	24,596,376.05	2.00%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,603	99.86%	1,222,415,003.93	99.62%
Balloon	43	0.14%	4,604,135.94	0.38%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	25,085	79.27%	796,518,118.85	64.91%
Fixed Converting to Floating	6,505	20.56%	429,323,825.31	34.99%
Fixed to Maturity	56	0.18%	1,177,195.71	0.10%
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%

Fixed rate assets **35.09%**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	402	1.60%	16,801,575.56	2.11%	
Euribor 1 Month	60	0.24%	2,351,598.59	0.30%	
Euribor 3 Months	330	1.32%	12,785,503.10	1.61%	
Eurobank OEK's Rate	42	0.17%	605,558.72	0.08%	
Originator Rate	7,375	29.40%	124,170,838.11	15.59%	
Saron 1M ISDA (CHF)	72	0.29%	5,619,033.46	0.71%	
Saron 3M ISDA (CHF)	21	0.08%	1,580,018.59	0.20%	
ESTR 1M ISDA (EUR)	16	0.06%	112,670.83	0.01%	
Cap ECB Tracker	9,833	39.20%	307,308,383.27	38.58%	
Cap Euribor 3 Months	4,286	17.09%	158,406,952.54	19.89%	
Cap Euribor 1 Month	870	3.47%	33,081,662.62	4.15%	
Cap Saron ISDA (CHF) 1M	1,537	6.13%	114,152,870.79	14.33%	
Cap Saron ISDA (CHF) 3M	217	0.87%	19,270,605.02	2.42%	
Other	24	0.10%	270,847.64	0.03%	
Grand Total	25,085	100.00%	796,518,118.85	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	22	0.34%	711,599.64	0.17%	
Euribor 1 Month	16	0.25%	573,875.93	0.13%	
Euribor 3 Months	6,462	99.34%	427,931,819.45	99.68%	
Originator Rate	5	0.08%	106,530.29	0.02%	
Grand Total	6,505	100.00%	429,323,825.31	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	43	0.66%	3,219,134.19	0.75%	
1 Jan 2026 - 31 Dec 2030	1,754	26.96%	114,964,654.98	26.78%	
1 Jan 2031 - 31 Dec 2035	1,539	23.66%	98,501,571.82	22.94%	
1 Jan 2036 - 31 Dec 2040	1,142	17.56%	68,470,775.56	15.95%	
1 Jan 2041 +	2,027	31.16%	144,167,688.76	33.58%	
Grand Total	6,505	100.00%	429,323,825.31	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	31,646	100.00%	1,227,019,139.87	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	31,646	100.00%	1,227,019,139.87	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	26,760	84.56%	1,121,838,268.95	91.43%	
Y	4,886	15.44%	105,180,870.93	8.57%	
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	30,524	96.45%	1,161,439,255.97	94.66%	
Y	1,122	3.55%	65,579,883.90	5.34%	
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	31,646	100.00%	1,227,019,139.87	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	29,732	93.95%	1,183,045,290.96	96.42%	
Y	1,914	6.05%	43,973,848.91	3.58%	
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	30,142	95.25%	1,159,223,418.01	94.47%	
Second home/Holiday houses	1,340	4.23%	59,385,679.40	4.84%	
Buy-to-let/Non-Owner occupied	77	0.24%	4,948,703.65	0.40%	
Other	87	0.27%	3,461,338.80	0.28%	
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	7,659	24.20%	339,547,122.66	27.67%	
Other Private Employees	5,461	17.26%	262,525,261.63	21.40%	
Civil Servant	4,250	13.43%	143,054,746.67	11.66%	
Pensioner	5,468	17.28%	122,122,109.53	9.95%	
Other Self Employed	1,652	5.22%	94,057,773.68	7.67%	
Civil Servant - Policeman	1,181	3.73%	53,343,661.93	4.35%	
Teacher	1,189	3.76%	35,416,706.32	2.89%	
Military Personnel	776	2.45%	32,192,305.69	2.62%	
Unemployed	1,033	3.26%	30,650,552.04	2.50%	
Salesman	700	2.21%	26,460,081.44	2.16%	
Civil Servant - Primary School Teachers	940	2.97%	22,530,981.80	1.84%	
Lawyers - Jurists	278	0.88%	19,108,319.45	1.56%	
Accountant	351	1.11%	16,930,871.52	1.38%	
Independent Means	264	0.83%	15,096,900.62	1.23%	
Housewife	444	1.40%	13,981,744.88	1.14%	
Grand Total	31,646	100.00%	1,227,019,139.87	100.00%	