

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **66**
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**

Programme Details

as of 22/7/2024

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%
WAL of liabilities 2,09

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	91	Act/360	4.3970%	5,557,319.44	5,557,319.44
3	22-Apr-24	22-Jul-24	91	Act/360	4.3970%	5,557,319.44	5,557,319.44

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	149,707,875.94	1,075,017,141.56	1,230,412,487.15	141,681,466.22	1,003,700,741.65	1,148,008,611.09
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	149,707,875.94	1,075,017,141.56	1,230,412,487.15	141,681,466.22	1,003,417,929.33	1,147,725,798.77
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	140,310,609.94	1,074,362,975.70	1,220,004,048.92	135,112,308.90	1,003,017,049.25	1,140,633,986.41
A.4	Aggregate Original Principal O/S balance	244,914,276.22	2,157,320,481.60	2,402,234,757.82	237,304,998.24	2,083,334,746.66	2,320,639,744.90
A.5	Average Current Principal O/S balance	72,992.63	35,624.91	38,179.55	71,196.72	34,236.13	36,669.39
A.6	Average Original Principal O/S balance	119,412.13	71,491.27	74,541.06	119,248.74	71,062.34	74,125.27
A.7	Maximum Current Principal O/S balance	641,502.03	989,848.03	989,848.03	643,191.32	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	2,051	30,176	32,227	1,990	29,317	31,307
A.10	Weighted Average Seasoning (years)	17.39	12.22	12.87	17.31	12.97	13.51
A.11	Weighted Average Remaining Maturity (years)	13.52	15.85	15.55	13.48	15.31	15.08
A.12	Weighted Average Current Indexed LTV percent (%)	59.27	36.66	39.51	55.18	35.16	37.67
A.13	Weighted Average Current Unindexed LTV percent (%)	56.95	39.86	42.02	53.39	38.54	40.41
A.14	Weighted Average Original LTV percent (%)	69.61	73.30	72.84	68.64	68.50	68.52
A.15	Weighted Average Interest Rate - Total (%)	2.60	4.55	4.30	2.60	4.60	4.35
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.55	4.37	3.48	2.55	4.37	3.52
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.50	98.32	98.35	98.49	91.43	92.31
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.07	1.42	1.38	1.17	6.33	5.68
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.43	0.25	0.28	0.34	2.21	1.98
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	0.00	0.00	0.03	0.02
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)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,565	1,007,789.44	36,389	6,404,627.16	38,954	7,655,731.27
B.2	Partial Prepayments	3	81,520.00	71	703,456.79	74	811,701.43
B.3	Whole Prepayments	4	53,617.43	98	1,899,338.53	102	2,025,112.69
B.4	Total Principal Receipts (B1+B2+B3)	-	1,142,926.87	-	9,007,422.48	-	10,492,545.39

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2024					
		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	2,322	301,877.43	32,483	3,739,118.70	34,805	4,052,464.59
C.2	Interest From Overdues	819	959.98	6,939	7,609.61	7,758	8,606.06
C.3	Total Interest Receipts (C1+C2)	-	302,837.41	-	3,746,728.31	42,563	4,061,070.65
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)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	2,018	147,456,202.71	29,632	1,056,993,046.56	31,650	1,210,051,176.84
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	33	2,251,673.23	544	18,024,095.00	577	20,361,310.31
A.3	Totals (A1+ A2)	2,051	149,707,875.94	30,176	1,075,017,141.56	32,227	1,230,412,487.15
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 30/6/2024					
		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	21	1,606,690.54	467	15,301,733.06	488	16,969,462.50
B.2	60 Days < Installment <= 89 Days	12	644,982.69	77	2,722,361.94	89	3,391,847.81
B.3	Total (B1+B2=A4)	33	2,251,673.23	544	18,024,095.00	577	20,361,310.31
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 30/6/2024					
		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	85,468,051.07	2,216,087.46	11,390,400.31	5,165,653.85	100,105,421.14	7,465,931.47
A.2	Number of Loans	1,223	28	96	255	1,319	283

Statutory Tests

as of 30/6/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,220,004,048.92
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	21,821,757.93
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)	1,241,825,806.85
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,362,293,648.47
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	21,821,757.93
Net Present Value of Covered Bond Liabilities	1,019,255,897.16
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,287,482,784.60
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	21,821,757.93
Net Present Value of Covered Bond Liabilities	1,018,848,758.28
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,453,542,112.74
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	21,821,757.93
Net Present Value of Covered Bond Liabilities	1,020,209,623.57
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	49,589,520.69
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	41,324,480.26
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)	21,821,757.90
Credit interest	60,443.40
Opening Balance	21,882,201.30
Required Liquidity Buffer Reserve Ledger Amount	21,711,680.12
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	21,882,201.30

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	2,051	6.36%	155,395,345.59	12.63%
EUR	30,176	93.64%	1,075,017,141.56	87.37%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,407	26.09%	203,448,746.80	8.47%
37.501 - 75.000	12,098	37.54%	685,982,214.61	28.56%
75.001 - 100.000	5,095	15.81%	454,688,045.92	18.93%
100.001 - 150.000	4,392	13.63%	545,521,404.69	22.71%
150.001 - 250.000	1,747	5.42%	330,891,094.75	13.77%
250.001 - 500.000	430	1.33%	139,900,727.91	5.82%
500.001 +	58	0.18%	41,802,523.14	1.74%
Grand Total	32,227	100.00%	2,402,234,757.82	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	20,695	64.22%	339,812,763.52	27.62%
37.501 - 75.000	7,414	23.01%	391,316,845.50	31.80%
75.001 - 100.000	2,028	6.29%	175,069,227.48	14.23%
100.001 - 150.000	1,377	4.27%	165,342,507.65	13.44%
150.001 - 250.000	551	1.71%	101,275,625.44	8.23%
250.001 - 500.000	144	0.45%	45,451,276.21	3.69%
500.001 +	18	0.06%	12,144,241.35	0.99%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,260	25.63%	165,584,458.12	13.46%
2005	2,802	8.69%	102,409,356.34	8.32%
2006	4,070	12.63%	161,701,062.05	13.14%
2007	3,234	10.04%	141,988,840.32	11.54%
2008	1,871	5.81%	82,899,280.30	6.74%
2009	1,347	4.18%	47,923,972.33	3.89%
2010	1,617	5.02%	52,338,444.27	4.25%
2011	1,056	3.28%	32,620,745.27	2.65%
2012	907	2.81%	27,065,088.92	2.20%
2013	634	1.97%	17,252,442.86	1.40%
2014	290	0.90%	8,128,222.56	0.66%
2015	170	0.53%	6,783,720.32	0.55%
2016	179	0.56%	8,388,975.38	0.68%
2017	300	0.93%	13,923,083.54	1.13%
2018	477	1.48%	22,152,229.57	1.80%
2019	346	1.07%	17,117,214.99	1.39%
2020	391	1.21%	22,689,563.45	1.84%
2021	1,465	4.55%	95,581,402.10	7.77%
2022	1,395	4.33%	96,190,851.40	7.82%
2023	1,136	3.52%	85,154,914.69	6.92%
2024	280	0.87%	22,518,618.36	1.83%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,272	7.05%	10,852,858.38	0.88%
2026 - 2030	9,598	29.78%	158,839,672.66	12.91%
2031 - 2035	7,221	22.41%	243,239,421.60	19.77%
2036 - 2040	5,424	16.83%	270,444,428.46	21.98%
2041 - 2045	3,226	10.01%	199,302,362.22	16.20%
2046 +	4,486	13.92%	347,733,743.83	28.26%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,509	17.09%	44,863,722.29	3.65%
40.01 - 60 months	2,563	7.95%	41,765,813.82	3.39%
60.01 - 90 months	5,494	17.05%	131,398,867.10	10.68%
90.01 - 120 months	3,693	11.46%	118,575,923.12	9.64%
120.01 - 150 months	3,240	10.05%	139,840,190.61	11.37%
150.01 - 180 months	2,927	9.08%	148,825,974.05	12.10%
over 180 months	8,801	27.31%	605,141,996.15	49.18%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3	0.01%	200,542.50	0.02%
1.01% - 2.00%	44	0.14%	4,197,257.42	0.34%
2.01% - 3.00%	1,843	5.72%	146,713,038.65	11.92%
3.01% - 4.00%	4,904	15.22%	309,635,115.45	25.17%
4.01% - 5.00%	18,353	56.95%	577,977,711.94	46.97%
5.01% - 6.00%	3,554	11.03%	99,991,602.61	8.13%
6.01% - 7.00%	2,052	6.37%	63,930,373.19	5.20%
7.01% +	1,474	4.57%	27,766,845.40	2.26%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,994	46.53%	248,513,787.76	20.20%
20.01% - 30.00%	5,690	17.66%	221,778,046.88	18.02%
30.01% - 40.00%	4,366	13.55%	228,673,985.84	18.59%
40.01% - 50.00%	3,071	9.53%	199,021,110.23	16.18%
50.01% - 60.00%	2,072	6.43%	147,472,905.67	11.99%
60.01% - 70.00%	1,091	3.39%	86,176,964.18	7.00%
70.01% - 80.00%	562	1.74%	49,881,783.74	4.05%
80.01% - 90.00%	140	0.43%	12,284,137.83	1.00%
90.01% - 100.00%	83	0.26%	11,603,094.86	0.94%
100.00% +	158	0.49%	25,006,670.15	2.03%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,024	40.41%	199,428,896.05	16.21%
20.01% - 30.00%	6,377	19.79%	221,060,046.14	17.97%
30.01% - 40.00%	4,582	14.22%	217,765,639.48	17.70%
40.01% - 50.00%	3,128	9.71%	189,109,313.57	15.37%
50.01% - 60.00%	2,235	6.94%	151,879,074.46	12.34%
60.01% - 70.00%	1,586	4.92%	120,374,364.47	9.78%
70.01% - 80.00%	968	3.00%	85,446,610.16	6.94%
80.01% - 90.00%	160	0.50%	18,364,788.47	1.49%
90.01% - 100.00%	70	0.22%	11,254,108.48	0.91%
100.00% +	97	0.30%	15,729,645.85	1.28%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,007	6.23%	27,822,536.10	2.26%
20.01% - 30.00%	2,768	8.59%	57,654,930.43	4.69%
30.01% - 40.00%	3,905	12.12%	101,505,966.84	8.25%
40.01% - 50.00%	4,541	14.09%	144,075,860.66	11.71%
50.01% - 60.00%	4,932	15.30%	185,781,047.39	15.10%
60.01% - 70.00%	4,446	13.80%	199,245,280.07	16.19%
70.01% - 80.00%	4,767	14.79%	235,643,754.86	19.15%
80.01% - 90.00%	2,380	7.39%	108,774,961.64	8.84%
90.01% - 100.00%	1,465	4.55%	87,497,929.57	7.11%
100.00% +	1,016	3.15%	82,410,219.59	6.70%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	13,126	40.73%	608,705,911.33	49.47%
Thessaloniki	4,454	13.82%	158,620,604.64	12.89%
Macedonia	3,645	11.31%	97,289,004.81	7.91%
Peloponnese	2,454	7.61%	77,625,817.01	6.31%
Thessaly	2,277	7.07%	69,214,388.29	5.63%
Sterea Ellada	1,820	5.65%	54,051,795.58	4.39%
Creta Island	1,330	4.13%	49,416,551.62	4.02%
Ionian Islands	493	1.53%	18,249,018.52	1.48%
Thrace	834	2.59%	26,059,930.06	2.12%
Epirus	967	3.00%	28,586,128.30	2.32%
Aegean Islands	827	2.57%	42,593,336.99	3.46%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	760	2.36%	60,199,861.65	4.89%
12 - 24	1,288	4.00%	94,596,273.62	7.69%
24 - 36	1,630	5.06%	105,706,423.57	8.59%
36 - 60	1,140	3.54%	69,547,509.79	5.65%
60 - 96	1,057	3.28%	49,419,044.20	4.02%
over 96	26,352	81.77%	850,943,374.32	69.16%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	4	0.01%	215,395.33	0.02%
5 - 10 years	286	0.89%	6,422,130.48	0.52%
10 - 15 years	2,402	7.45%	47,316,703.17	3.85%
15 - 20 years	5,460	16.94%	136,405,953.65	11.09%
20 - 25 years	6,708	20.81%	235,356,664.97	19.13%
25 - 30 years	11,962	37.12%	472,979,783.51	38.44%
30 - 35 years	2,652	8.23%	153,183,631.43	12.45%
35 years +	2,753	8.54%	178,532,224.61	14.51%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	24,736	76.76%	887,178,384.73	72.10%
Houses	7,491	23.24%	343,234,102.42	27.90%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,697	20.78%	255,796,668.22	20.79%
Purchase	18,071	56.07%	760,831,544.45	61.84%
Repair	5,359	16.63%	158,722,237.32	12.90%
Construction (re-mortgage)	58	0.18%	3,649,006.25	0.30%
Purchase (re-mortgage)	366	1.14%	17,678,620.82	1.44%
Repair (re-mortgage)	166	0.52%	7,383,200.68	0.60%
Equity Release	1,510	4.69%	26,351,209.41	2.14%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	32,128	99.69%	1,218,036,355.94	98.99%
Balloon	99	0.31%	12,376,131.21	1.01%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	26,357	81.79%	847,701,936.08	68.90%
Fixed Converting to Floating	5,810	18.03%	381,191,183.90	30.98%
Fixed to Maturity	60	0.19%	1,519,367.17	0.12%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

Fixed rate assets **31.10%**
WAL of assets **6.89**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	401	1.52%	17,258,673.86	2.04%
Euribor 1 Month	54	0.20%	1,792,005.61	0.21%
Euribor 3 Months	320	1.21%	12,682,762.14	1.50%
Eurobank OEK's Rate	46	0.17%	664,205.10	0.08%
Originator Rate	7,621	28.91%	134,138,917.88	15.82%
Saron 1M ISDA (CHF)	73	0.28%	5,527,769.51	0.65%
Saron 3M ISDA (CHF)	23	0.09%	1,661,276.11	0.20%
ESTR 1M ISDA (EUR)	18	0.07%	136,328.43	0.02%
Cap ECB Tracker	10,422	39.54%	325,952,963.58	38.45%
Cap Euribor 3 Months	4,534	17.20%	167,250,595.93	19.73%
Cap Euribor 1 Month	907	3.44%	35,082,522.15	4.14%
Cap Saron ISDA (CHF) 1M	1,671	6.34%	123,666,497.66	14.59%
Cap Saron ISDA (CHF) 3M	241	0.91%	21,606,931.76	2.55%
Other	26	0.10%	280,486.35	0.03%
Grand Total	26,357	100.00%	847,701,936.08	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%	804,639.76	0.21%
Euribor 1 Month	16	0.28%	597,202.15	0.16%
Euribor 3 Months	5,758	99.10%	379,366,771.40	99.52%
Originator Rate	13	0.22%	422,570.59	0.11%
Grand Total	5,810	100.00%	381,191,183.90	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	54	0.93%	3,365,442.60	0.88%
1 Jan 2026 - 31 Dec 2030	1,549	26.66%	98,373,357.14	25.81%
1 Jan 2031 - 31 Dec 2035	1,336	22.99%	86,235,479.34	22.62%
1 Jan 2036 - 31 Dec 2040	1,066	18.35%	64,362,388.90	16.88%
1 Jan 2041 +	1,805	31.07%	128,854,515.92	33.80%
Grand Total	5,810	100.00%	381,191,183.90	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	32,227	100.00%	1,230,412,487.15	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	32,227	100.00%	1,230,412,487.15	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	27,175	84.32%	1,123,318,540.54	91.30%
Y	5,052	15.68%	107,093,946.61	8.70%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,044	96.33%	1,161,152,370.62	94.37%
Y	1,183	3.67%	69,260,116.52	5.63%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	32,227	100.00%	1,230,412,487.15	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,246	93.85%	1,184,273,637.30	96.25%
Y	1,981	6.15%	46,138,849.85	3.75%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	30,784	95.52%	1,168,283,751.61	94.95%
Second home/Holiday houses	1,297	4.02%	55,619,577.87	4.52%
Buy-to-let/Non-Owner occupied	67	0.21%	3,773,081.85	0.31%
Other	79	0.25%	2,736,075.82	0.22%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,863	24.40%	346,103,769.54	28.13%
Other Private Employees	5,441	16.88%	250,238,870.09	20.34%
Civil Servant	4,323	13.41%	144,246,112.83	11.72%
Pensioner	5,546	17.21%	125,851,901.04	10.23%
Other Self Employed	1,660	5.15%	93,077,337.39	7.56%
Civil Servant - Policeman	1,196	3.71%	52,966,604.03	4.30%
Teacher	1,224	3.80%	36,547,729.56	2.97%
Unemployed	1,109	3.44%	32,405,470.88	2.63%
Military Personnel	780	2.42%	31,758,958.08	2.58%
Salesman	712	2.21%	26,464,767.88	2.15%
Civil Servant - Primary School Teachers	963	2.99%	24,055,246.39	1.96%
Lawyers - Jurists	283	0.88%	19,072,831.02	1.55%
Housewife	364	1.13%	17,161,123.63	1.39%
Accountant	484	1.50%	15,678,782.12	1.27%
Independent Means	279	0.87%	14,782,982.65	1.20%
Grand Total	32,227	100.00%	1,230,412,487.15	100.00%