

Report No: **110**

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**

I Programme Details as of 20/8/2024

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-26	20-May-27
4	16-May-16	XS1410482951	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6	11-Jul-18	XS1855456106	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-27	20-May-28

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Jul-24	21-Oct-24	29	Act/360	2.0000%	998,889.05	-
4	20-May-24	20-Aug-24	92	Act/360	2.0000%	3,168,888.89	3,168,888.89
6	22-Jul-24	21-Oct-24	29	Act/360	2.0000%	966,666.57	-
7	20-May-24	20-Aug-24	92	Act/360	2.0000%	3,066,666.67	3,066,666.67

II 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	476,719,012.64	2,265,304,312.60	2,765,376,706.01	487,291,524.46	2,286,748,732.32	2,792,552,681.31
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	475,578,412.50	2,259,429,453.75	2,758,305,371.61	484,312,402.78	2,281,794,475.22	2,784,506,124.36
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	449,637,967.39	2,233,186,110.70	2,704,850,820.02	459,136,522.01	2,254,935,796.87	2,731,515,122.19
A.4	Aggregate Original Principal O/S balance	618,628,429.93	3,633,574,142.89	4,252,202,572.82	623,781,437.22	3,656,810,611.71	4,280,592,048.93
A.5	Average Current Principal O/S balance	100,722.38	42,756.11	47,914.35	101,244.86	42,863.95	48,013.35
A.6	Average Original Principal O/S balance	130,705.35	68,581.29	73,675.87	129,603.46	68,545.06	73,597.75
A.7	Maximum Current Principal O/S balance	959,167.28	1,561,988.05	1,561,988.05	959,500.19	1,567,852.11	1,567,852.11
A.8	Maximum Original Principal O/S balance	1,265,240.32	2,000,000.00	2,000,000.00	1,251,975.92	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,733	52,982	57,715	4,813	53,349	58,162
A.10	Weighted Average Seasoning (years)	9.57	9.48	9.49	9.56	9.42	9.44
A.11	Weighted Average Remaining Maturity (years)	19.28	18.77	18.86	19.20	18.81	18.88
A.12	Weighted Average Current Indexed LTV percent (%)	67.44	44.43	48.59	66.93	44.48	48.55
A.13	Weighted Average Current Unindexed LTV percent (%)	68.69	47.05	50.97	68.13	47.11	50.92
A.14	Weighted Average Original LTV percent (%)	76.93	63.48	65.91	76.15	63.46	65.76
A.15	Weighted Average Interest Rate - Total (%)	2.31	4.40	4.02	2.32	4.41	4.03
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.37	3.51	2.53	4.38	3.52
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.93	96.37	96.47	96.05	97.26	97.04
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.15	2.80	2.68	2.38	1.91	1.99
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.69	0.57	0.59	0.96	0.62	0.68
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.24	0.26	0.26	0.61	0.22	0.29
A.21	FX Rate	0.9533	-	-	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 Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,852	1,699,871.38	64,889	9,454,319.26	71,741	11,237,463.47
B.2	Partial Prepayments	10	252,086.68	177	2,001,585.39	187	2,266,021.22
B.3	Whole Prepayments	12	1,352,094.14	156	4,165,102.83	168	5,583,432.99
B.4	Total Principal Receipts (B1+B2+B3)	-	3,304,052.20	-	15,621,007.48	-	19,086,917.69

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2024					
		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	7,091	942,019.30	76,938	8,386,322.45	84,029	9,374,489.13
C.2	Interest From Overdues	3,111	3,122.75	20,115	22,662.66	23,226	25,938.39
C.3	Total Interest Receipts (C1+C2)	-	945,142.05	-	8,408,985.11	-	9,400,427.52
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 Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,601	462,076,854.02	49,648	2,183,082,661.12	54,249	2,667,795,609.85
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	122	13,501,558.48	3,223	76,346,792.63	3,345	90,509,761.77
A.3	Totals (A1+ A2)	4,723	475,578,412.50	52,871	2,259,429,453.75	57,594	2,758,305,371.61
A.4	In Arrears Loans 90 Days To 360 Days	10	1,140,600.14	111	5,874,858.85	121	7,071,334.40
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	10	1,140,600.14	111	5,874,858.85	121	7,071,334.40

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	91	10,230,413.79	2,884	63,373,457.68	2,975	74,105,036.19
B.2	60 Days < Installment <= 89 Days	31	3,271,144.69	339	12,973,334.95	370	16,404,725.58
B.3	Total (B1+B2=A4)	122	13,501,558.48	3,223	76,346,792.63	3,345	90,509,761.77
B.4	90 Days < Installment <= 119 Days	10	1,140,600.14	111	5,874,858.85	121	7,071,334.40
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	10	1,140,600.14	111	5,874,858.85	121	7,071,334.40

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 Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	7,279,715.12	0.00	5,874,627.15	0.00	13,312,014.89
A.2	Number of Loans	0	68	0	206	0	274



Statutory Tests

as of 31/7/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,704,850,820.02
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	24,822,779.90
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	2,729,673,599.92
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage.Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,987,341,422.28
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	24,822,779.90
Net Present Value of Covered Bond Liabilities	2,408,265,305.81
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,856,936,721.78
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	24,822,779.90
Net Present Value of Covered Bond Liabilities	2,332,612,733.06
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,153,191,590.68
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	24,822,779.90
Net Present Value of Covered Bond Liabilities	2,444,504,096.21
Lump Sum Amount (C * 1%)	24,400,000.00

Interest Rate Coverage Test

Pass

<i>Interest expected to be received during the 1st year on:</i>	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	78,558,814.25
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	0.00
Liquidity Buffer Reserve Ledger	0.00
<i>Interest expected to be paid during the 1st year on:</i>	
all Series of Covered Bonds then outstanding	48,733,150.68
Under any Hedging agreements	

Parameters

LTV Cap	80.00%
Required Coverage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	24,814,638.73
Credit interest	8,141.16
Opening Balance	24,822,779.89
Required Liquidity Buffer Reserve Ledger Amount	24,840,000.00
Amount credited to the account (payment to BoNY)	17,220.11
Available o/s Reserve Amount	24,840,000.00

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	4,733	8.20%	500,072,393.41	18.08%
EUR	52,982	91.80%	2,265,304,312.60	81.92%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,819	29.14%	403,123,376.17	9.48%
37.501 - 75.000	20,570	35.64%	1,138,322,251.56	26.77%
75.001 - 100.000	8,480	14.69%	748,702,139.61	17.61%
100.001 - 150.000	7,238	12.54%	892,901,867.92	21.00%
150.001 - 250.000	3,501	6.07%	661,310,304.34	15.55%
250.001 - 500.000	987	1.71%	320,120,277.08	7.53%
500.001 +	120	0.21%	87,722,356.14	2.06%
Grand Total	57,715	100.00%	4,252,202,572.82	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,872	55.22%	574,599,379.38	20.78%
37.501 - 75.000	15,378	26.64%	816,204,422.01	29.52%
75.001 - 100.000	4,311	7.47%	370,460,057.12	13.40%
100.001 - 150.000	3,734	6.47%	448,423,411.28	16.22%
150.001 - 250.000	1,812	3.14%	338,089,126.81	12.23%
250.001 - 500.000	546	0.95%	175,740,074.89	6.36%
500.001 +	62	0.11%	41,860,234.52	1.51%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,857	15.35%	171,744,111.94	6.21%
2005	4,169	7.22%	153,860,096.64	5.56%
2006	5,662	9.81%	222,684,168.38	8.05%
2007	4,499	7.80%	201,489,674.12	7.29%
2008	2,418	4.19%	112,472,038.44	4.07%
2009	1,614	2.80%	70,068,416.31	2.53%
2010	2,304	3.99%	96,044,483.07	3.47%
2011	2,024	3.51%	76,841,642.63	2.78%
2012	1,576	2.73%	51,242,264.41	1.85%
2013	1,165	2.02%	37,128,324.67	1.34%
2014	492	0.85%	15,463,516.47	0.56%
2015	455	0.79%	18,027,158.69	0.65%
2016	458	0.79%	20,243,553.01	0.73%
2017	617	1.07%	27,905,810.35	1.01%
2018	772	1.34%	35,514,126.99	1.28%
2019	2,263	3.92%	151,252,760.67	5.47%
2020	7,653	13.26%	548,906,777.11	19.85%
2021	6,726	11.65%	472,372,779.21	17.08%
2022	2,746	4.76%	192,731,780.21	6.97%
2023	1,165	2.02%	82,623,458.93	2.99%
2024	80	0.14%	6,759,763.77	0.24%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,154	3.73%	9,182,958.28	0.33%
2026 - 2030	11,184	19.38%	177,899,185.38	6.43%
2031 - 2035	10,427	18.07%	358,167,121.43	12.95%
2036 - 2040	10,677	18.50%	545,018,273.44	19.71%
2041 - 2045	8,366	14.50%	515,101,560.83	18.63%
2046 +	14,907	25.83%	1,160,007,606.65	41.95%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,115	10.60%	44,318,491.80	1.60%
40.01 - 60 months	3,262	5.65%	52,238,445.90	1.89%
60.01 - 90 months	6,409	11.10%	156,684,745.59	5.67%
90.01 - 120 months	4,588	7.95%	154,603,888.91	5.59%
120.01 - 150 months	6,029	10.45%	250,610,544.28	9.06%
150.01 - 180 months	5,102	8.84%	266,803,521.35	9.65%
over 180 months	26,210	45.41%	1,840,117,068.18	66.54%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	58	0.10%	6,406,344.83	0.23%
1.01% - 2.00%	1,398	2.42%	166,835,065.88	6.03%
2.01% - 3.00%	3,870	6.71%	380,024,052.06	13.74%
3.01% - 4.00%	15,419	26.72%	999,602,454.29	36.15%
4.01% - 5.00%	22,641	39.23%	787,487,627.69	28.48%
5.01% - 6.00%	8,160	14.14%	241,673,280.93	8.74%
6.01% - 7.00%	3,950	6.84%	132,830,390.37	4.80%
7.01% +	2,219	3.84%	50,517,489.96	1.83%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,805	34.32%	380,810,536.99	13.77%
20.01% - 30.00%	8,828	15.30%	368,175,999.44	13.31%
30.01% - 40.00%	7,946	13.77%	415,245,431.76	15.02%
40.01% - 50.00%	6,752	11.70%	416,938,642.97	15.08%
50.01% - 60.00%	5,090	8.82%	346,721,114.98	12.54%
60.01% - 70.00%	3,723	6.45%	283,209,953.48	10.24%
70.01% - 80.00%	2,498	4.33%	217,041,595.02	7.85%
80.01% - 90.00%	1,461	2.53%	150,916,633.33	5.46%
90.01% - 100.00%	851	1.47%	93,071,263.45	3.37%
100.00% +	761	1.32%	93,245,534.60	3.37%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,525	30.36%	312,112,978.52	11.29%
20.01% - 30.00%	9,042	15.67%	336,987,300.28	12.19%
30.01% - 40.00%	7,940	13.76%	389,024,478.63	14.07%
40.01% - 50.00%	6,669	11.56%	383,987,025.21	13.89%
50.01% - 60.00%	5,689	9.86%	385,615,117.85	13.94%
60.01% - 70.00%	4,998	8.66%	369,634,364.82	13.37%
70.01% - 80.00%	3,104	5.38%	270,028,339.30	9.76%
80.01% - 90.00%	1,304	2.26%	137,744,145.44	4.98%
90.01% - 100.00%	668	1.16%	82,028,868.52	2.97%
100.00% +	776	1.34%	98,214,087.45	3.55%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,149	7.19%	79,767,054.57	2.88%
20.01% - 30.00%	5,580	9.67%	153,325,423.00	5.54%
30.01% - 40.00%	7,196	12.47%	247,386,626.23	8.95%
40.01% - 50.00%	8,294	14.37%	340,124,786.28	12.30%
50.01% - 60.00%	8,372	14.51%	400,667,355.71	14.49%
60.01% - 70.00%	7,681	13.31%	412,328,294.38	14.91%
70.01% - 80.00%	8,123	14.07%	495,044,315.52	17.90%
80.01% - 90.00%	4,004	6.94%	274,446,546.71	9.92%
90.01% - 100.00%	2,510	4.35%	198,855,895.35	7.19%
100.00% +	1,806	3.13%	163,430,408.26	5.91%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,171	43.61%	1,435,578,574.82	51.91%
Thessaloniki	8,126	14.08%	373,754,941.61	13.52%
Macedonia	6,028	10.44%	206,510,736.99	7.47%
Peloponnese	4,095	7.10%	163,839,528.91	5.92%
Thessaly	3,802	6.59%	137,005,165.88	4.95%
Sterea Ellada	3,015	5.22%	114,859,919.72	4.15%
Creta Island	2,134	3.70%	98,724,278.01	3.57%
Ionian Islands	894	1.55%	42,061,943.54	1.52%
Thrace	1,365	2.37%	51,138,301.97	1.85%
Epirus	1,495	2.59%	50,463,426.42	1.82%
Aegean Islands	1,590	2.75%	91,439,888.14	3.31%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	236	0.41%	18,239,225.56	0.66%
12 - 24	2,088	3.62%	145,367,811.68	5.26%
24 - 36	2,994	5.19%	213,771,364.54	7.73%
36 - 60	14,610	25.31%	1,042,323,306.30	37.69%
60 - 96	2,271	3.93%	106,545,981.09	3.85%
over 96	35,516	61.54%	1,239,129,016.84	44.81%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	3	0.01%	24,893.01	0.00%
5 - 10 years	1,104	1.91%	25,401,581.26	0.92%
10 - 15 years	4,075	7.06%	118,419,053.64	4.28%
15 - 20 years	8,423	14.59%	298,082,600.68	10.78%
20 - 25 years	11,490	19.91%	492,746,670.38	17.82%
25 - 30 years	18,134	31.42%	853,811,836.35	30.88%
30 - 35 years	8,712	15.09%	654,343,910.38	23.66%
35 years +	5,774	10.00%	322,546,160.31	11.66%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,411	75.22%	1,963,530,275.83	71.00%
Houses	14,304	24.78%	801,846,430.18	29.00%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,833	18.77%	509,401,863.00	18.42%
Purchase	28,802	49.90%	1,545,865,351.42	55.90%
Repair	11,799	20.44%	495,286,150.55	17.91%
Construction (re-mortgage)	147	0.25%	11,035,313.44	0.40%
Purchase (re-mortgage)	716	1.24%	44,483,714.73	1.61%
Repair (re-mortgage)	454	0.79%	26,308,687.90	0.95%
Equity Release	4,964	8.60%	132,995,624.97	4.81%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,669	99.92%	2,760,909,947.03	99.84%
Balloon	46	0.08%	4,466,758.99	0.16%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	49,674	86.07%	2,286,436,011.30	82.68%
Fixed Converting to Floating	7,943	13.76%	476,316,464.15	17.22%
Fixed to Maturity	98	0.17%	2,624,230.57	0.09%
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	527	1.06%	20,497,708.27	0.90%	
Euribor 1 Month	510	1.03%	32,192,883.01	1.41%	
Euribor 3 Months	2,142	4.31%	116,132,541.59	5.08%	
Eurobank OEK's Rate	125	0.25%	1,907,519.60	0.08%	
Originator Rate	7,704	15.51%	126,256,263.39	5.52%	
Saron 1M ISDA (CHF)	229	0.46%	27,434,370.53	1.20%	
Saron 3M ISDA (CHF)	166	0.33%	21,142,001.08	0.92%	
ESTR 1M ISDA (EUR)	72	0.14%	1,170,946.71	0.05%	
Cap ECB Tracker	12,797	25.76%	417,965,686.88	18.28%	
Cap Euribor 1 Month	4,332	8.72%	247,723,104.57	10.83%	
Cap Euribor 3 Months	16,761	33.74%	824,008,558.81	36.04%	
Cap Saron ISDA (CHF) 1M	2,875	5.79%	284,466,936.21	12.44%	
Cap Saron ISDA (CHF) 3M	1,434	2.89%	165,537,490.64	7.24%	
Grand Total	49,674	100.00%	2,286,436,011.30	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	38	0.48%	1,454,558.16	0.31%	
Euribor 1 Month	34	0.43%	1,657,256.30	0.35%	
Euribor 3 Months	7,858	98.93%	472,926,955.53	99.29%	
Originator Rate	13	0.16%	277,694.16	0.06%	
Grand Total	7,943	100.00%	476,316,464.15	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	134	1.69%	6,170,139.91	1.30%	
1 Jan 2026 - 31 Dec 2030	2,436	30.67%	127,349,293.41	26.74%	
1 Jan 2031 - 31 Dec 2035	1,821	22.93%	109,304,432.88	22.95%	
1 Jan 2036 - 31 Dec 2040	1,406	17.70%	84,976,981.20	17.84%	
1 Jan 2041 +	2,146	27.02%	148,515,616.75	31.18%	
Grand Total	7,943	100.00%	476,316,464.15	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57,715	100.00%	2,765,376,706.01	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	57,715	100.00%	2,765,376,706.01	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	48,501	84.04%	2,456,251,658.55	88.82%	
Y	9,214	15.96%	309,125,047.46	11.18%	
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,430	97.77%	2,688,657,999.94	97.23%	
Y	1,285	2.23%	76,718,706.08	2.77%	
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,616	96.36%	2,627,007,822.06	95.00%	
S	2,099	3.64%	138,368,883.95	5.00%	
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,824	89.79%	2,580,069,679.49	93.30%	
Y	5,891	10.21%	185,307,026.52	6.70%	
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	55,019	95.33%	2,641,434,112.33	95.52%	
Second home/Holiday houses	2,508	4.35%	116,080,960.72	4.20%	
Buy-to-let/Non-Owner occupied	88	0.15%	3,760,902.17	0.14%	
Other	100	0.17%	4,100,730.79	0.15%	
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,514	25.15%	796,055,417.50	28.79%	
Other Private Employees	9,426	16.33%	484,356,235.64	17.52%	
Pensioner	10,493	18.18%	349,563,846.28	12.64%	
Civil Servant	5,898	10.22%	232,691,650.65	8.41%	
Other Self employed	3,177	5.50%	212,556,308.73	7.69%	
Unemployed	3,474	6.02%	155,083,784.05	5.61%	
Bank employee	1,711	2.96%	116,346,912.05	4.21%	
Civil Servant - Policeman	1,715	2.97%	80,928,880.14	2.93%	
Salesman	1,329	2.30%	59,264,473.21	2.14%	
Military Personnel	1,180	2.04%	56,974,899.32	2.06%	
Teacher	1,523	2.64%	56,358,498.80	2.04%	
Housewife	1,029	1.78%	47,152,869.37	1.71%	
Lawyers - Jurists	557	0.97%	41,397,997.04	1.50%	
Independent means	567	0.98%	38,404,770.95	1.39%	
Civil Servant - Primary School Teachers	1,122	1.94%	38,240,162.28	1.38%	
Grand Total	57,715	100.00%	2,765,376,706.01	100.00%	