

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 113

Reporting Date: 20/11/2024

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2024	31/10/2024

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

I Programme Details as of 20/11/2024

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	21-Oct-24	20-Jan-25	30	Act/360	2.0000%	1,033,333.20	-
4	20-Aug-24	20-Nov-24	92	Act/360	2.0000%	3,168,889.40	3,168,889.40
6	21-Oct-24	20-Jan-25	30	Act/360	2.0000%	999,999.90	-
7	20-Aug-24	20-Nov-24	92	Act/360	2.0000%	3,066,667.28	3,066,667.28

Fixed rate liabilities 0.00%

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/10/2024			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	464,637,653.51	2,209,359,340.77	2,703,024,506.00	468,571,304.43	2,229,019,503.11	2,725,439,997.26
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	464,267,953.89	2,203,482,735.95	2,696,755,105.15	467,554,514.66	2,223,005,837.12	2,718,349,109.35
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	437,831,998.36	2,178,143,848.40	2,643,328,717.04	441,103,558.59	2,197,436,567.33	2,664,756,790.44
A.4	Aggregate Original Principal O/S balance	613,808,407.56	3,574,574,880.63	4,188,383,288.19	616,097,845.06	3,595,327,735.06	4,211,425,580.12
A.5	Average Current Principal O/S balance	99,879.12	42,433.82	47,657.26	100,079.30	42,561.28	47,769.48
A.6	Average Original Principal O/S balance	131,945.06	68,654.69	73,845.75	131,588.60	68,649.81	73,814.73
A.7	Maximum Current Principal O/S balance	957,904.64	1,544,218.77	1,544,218.77	958,279.49	1,550,171.53	1,550,171.53
A.8	Maximum Original Principal O/S balance	1,281,506.16	2,000,000.00	2,000,000.00	1,277,840.45	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,652	52,066	56,718	4,682	52,372	57,054
A.10	Weighted Average Seasoning (years)	9.77	9.68	9.70	9.69	9.61	9.62
A.11	Weighted Average Remaining Maturity (years)	19.13	18.63	18.72	19.17	18.67	18.76
A.12	Weighted Average Current Indexed LTV percent (%)	67.95	44.27	48.59	67.89	44.32	48.62
A.13	Weighted Average Current Unindexed LTV percent (%)	69.24	46.87	50.95	69.16	46.93	50.98
A.14	Weighted Average Original LTV percent (%)	77.60	63.50	66.07	77.46	63.48	66.02
A.15	Weighted Average Interest Rate - Total (%)	2.25	4.37	3.98	2.26	4.39	4.00
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.48	4.34	3.46	2.48	4.36	3.47
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.65	95.58	95.59	96.14	95.91	95.95
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.43	3.28	3.31	2.96	3.03	3.02
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.83	0.88	0.87	0.68	0.79	0.77
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.08	0.27	0.23	0.22	0.27	0.26
A.21	FX Rate	0.9412	-	-	0.9439	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/10/2024					
B.1	Scheduled And Paid Repayments	6,438	1,696,928.47	58,328	8,918,442.99	64,766	10,721,384.42
B.2	Partial Prepayments	7	94,275.37	157	1,098,482.06	164	1,198,647.14
B.3	Whole Prepayments	11	718,092.48	150	4,502,480.68	161	5,265,434.87
B.4	Total Principal Receipts (B1+B2+B3)	-	2,509,296.32	-	14,519,405.73	-	17,185,466.42

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/10/2024					
C.1	Interest From Installments	6,010	872,124.06	65,886	7,827,535.18	71,896	8,754,143.83
C.2	Interest From Overdues	2,780	2,939.66	16,906	20,826.36	19,686	23,949.67
C.3	Total Interest Receipts (C1+C2)	-	875,063.72	-	7,848,361.54	-	8,778,093.50
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/10/2024					
A.1	Performing Loans	4,494	444,447,470.14	48,629	2,111,634,941.42	53,123	2,583,848,573.10
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	150	19,820,483.75	3,322	91,847,794.53	3,472	112,906,532.05
A.3	Totals (A1+ A2)	4,644	464,267,953.89	51,951	2,203,482,735.95	56,595	2,696,755,105.15
A.4	In Arrears Loans 90 Days To 360 Days	8	369,699.62	115	5,876,604.82	123	6,269,400.85
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	8	369,699.62	115	5,876,604.82	123	6,269,400.85

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/10/2024					
B.1	30 Days < Installment <= 59 Days	117	15,953,123.13	2,918	72,474,373.84	3,035	89,424,143.42
B.2	60 Days < Installment <= 89 Days	33	3,867,360.62	404	19,373,420.69	437	23,482,388.62
B.3	Total (B1+B2=A4)	150	19,820,483.75	3,322	91,847,794.53	3,472	112,906,532.05
B.4	90 Days < Installment <= 119 Days	8	369,699.62	113	5,870,203.43	121	6,262,999.46
B.5	120 Days < Installment <= 360 Days	0	0.00	2	6,401.39	2	6,401.39
B.6	Total (B4+B5=A4)	8	369,699.62	115	5,876,604.82	123	6,269,400.85

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
		As of 31/10/2024					
A.1	Total Outstanding Balance	0.00	1,429,190.11	0.00	5,220,175.81	0.00	6,738,652.34
A.2	Number of Loans	0	18	0	153	0	171



Statutory Tests

as of 31/10/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,643,328,717.04
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	25,058,406.28
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)	2,668,387,123.32
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage.Perc.)	2,562,000,000.00

Net Present Value Test Pass

Net Present Value of Loans	2,947,627,903.11
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	25,058,406.28
Net Present Value of Covered Bond Liabilities	2,426,239,604.31
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve Pass

Net Present Value of Loans	2,821,942,542.82
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	25,058,406.28
Net Present Value of Covered Bond Liabilities	2,338,437,952.12
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve Pass

Net Present Value of Loans	3,092,744,193.77
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	25,058,406.28
Net Present Value of Covered Bond Liabilities	2,468,092,259.38
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	69,862,319.84
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)	25,006,407.57
Credit interest	51,998.70
Opening Balance	25,058,406.27
Required Liquidity Buffer Reserve Ledger Amount	24,874,444.44
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	25,058,406.27

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	4,652	8.20%	493,665,165.23	18.26%
EUR	52,066	91.80%	2,209,359,340.77	81.74%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,467	29.03%	395,416,605.95	9.44%
37.501 - 75.000	20,236	35.68%	1,119,863,192.13	26.74%
75.001 - 100.000	8,345	14.71%	736,811,225.90	17.59%
100.001 - 150.000	7,113	12.54%	877,325,357.07	20.95%
150.001 - 250.000	3,452	6.09%	652,128,734.05	15.57%
250.001 - 500.000	985	1.74%	319,422,249.82	7.63%
500.001 +	120	0.21%	87,415,923.27	2.09%
Grand Total	56,718	100.00%	4,188,383,288.19	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,504	55.54%	563,868,895.14	20.86%
37.501 - 75.000	15,016	26.47%	796,871,977.08	29.48%
75.001 - 100.000	4,186	7.38%	359,705,059.97	13.31%
100.001 - 150.000	3,646	6.43%	437,947,731.55	16.20%
150.001 - 250.000	1,761	3.10%	328,927,176.50	12.17%
250.001 - 500.000	544	0.96%	174,753,588.18	6.47%
500.001 +	61	0.11%	40,950,077.57	1.51%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,618	15.19%	163,887,832.61	6.06%
2005	4,102	7.23%	149,508,431.18	5.53%
2006	5,579	9.84%	216,090,464.08	7.99%
2007	4,453	7.85%	197,017,393.69	7.29%
2008	2,379	4.19%	109,159,789.61	4.04%
2009	1,518	2.68%	68,079,955.57	2.52%
2010	2,281	4.02%	93,571,895.95	3.46%
2011	1,991	3.51%	74,906,068.31	2.77%
2012	1,556	2.74%	50,117,190.85	1.85%
2013	1,146	2.02%	36,184,963.91	1.34%
2014	471	0.83%	14,916,237.10	0.55%
2015	452	0.80%	17,676,629.11	0.65%
2016	452	0.80%	19,829,311.41	0.73%
2017	606	1.07%	27,074,412.88	1.00%
2018	762	1.34%	34,759,943.60	1.29%
2019	2,237	3.94%	149,392,495.13	5.53%
2020	7,543	13.30%	539,278,432.40	19.95%
2021	6,621	11.67%	463,677,266.71	17.15%
2022	2,718	4.79%	190,123,176.94	7.03%
2023	1,154	2.03%	81,087,272.46	3.00%
2024	79	0.14%	6,685,342.49	0.25%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,856	3.27%	6,822,002.21	0.25%
2026 - 2030	11,008	19.41%	165,939,824.54	6.14%
2031 - 2035	10,301	18.16%	346,352,828.61	12.81%
2036 - 2040	10,559	18.62%	533,064,432.18	19.72%
2041 - 2045	8,256	14.56%	506,714,886.06	18.75%
2046 +	14,738	25.98%	1,144,130,532.40	42.33%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,429	11.34%	45,661,425.47	1.69%
40.01 - 60 months	2,924	5.16%	49,538,444.75	1.83%
60.01 - 90 months	6,546	11.54%	158,391,286.02	5.86%
90.01 - 120 months	4,290	7.56%	146,193,338.42	5.41%
120.01 - 150 months	6,281	11.07%	265,559,373.07	9.82%
150.01 - 180 months	4,758	8.39%	245,946,362.94	9.10%
over 180 months	25,490	44.94%	1,791,734,275.32	66.29%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	58	0.10%	6,326,591.84	0.23%
1.01% - 2.00%	1,426	2.51%	171,567,472.86	6.35%
2.01% - 3.00%	3,776	6.66%	369,143,132.57	13.66%
3.01% - 4.00%	15,278	26.94%	982,279,267.73	36.34%
4.01% - 5.00%	22,941	40.45%	789,182,397.40	29.20%
5.01% - 6.00%	7,404	13.05%	213,321,659.33	7.89%
6.01% - 7.00%	3,783	6.67%	126,897,590.89	4.69%
7.01% +	2,052	3.62%	44,306,393.38	1.64%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,679	34.70%	374,053,582.28	13.84%
20.01% - 30.00%	8,663	15.27%	362,176,850.10	13.40%
30.01% - 40.00%	7,797	13.75%	405,502,995.33	15.00%
40.01% - 50.00%	6,574	11.59%	403,837,736.46	14.94%
50.01% - 60.00%	4,953	8.73%	338,546,538.84	12.52%
60.01% - 70.00%	3,616	6.38%	274,699,175.78	10.16%
70.01% - 80.00%	2,428	4.28%	211,966,580.49	7.84%
80.01% - 90.00%	1,409	2.48%	145,571,915.54	5.39%
90.01% - 100.00%	834	1.47%	91,767,480.60	3.39%
100.00% +	765	1.35%	94,901,650.57	3.51%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,493	30.84%	307,660,366.76	11.38%
20.01% - 30.00%	8,896	15.68%	332,202,634.72	12.29%
30.01% - 40.00%	7,738	13.64%	379,490,077.76	14.04%
40.01% - 50.00%	6,520	11.50%	374,215,929.11	13.84%
50.01% - 60.00%	5,555	9.79%	376,853,160.51	13.94%
60.01% - 70.00%	4,882	8.61%	361,345,079.51	13.37%
70.01% - 80.00%	2,933	5.17%	255,833,765.47	9.46%
80.01% - 90.00%	1,274	2.25%	134,933,124.12	4.99%
90.01% - 100.00%	661	1.17%	80,520,837.65	2.98%
100.00% +	766	1.35%	99,969,530.38	3.70%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,039	7.12%	77,180,978.43	2.86%
20.01% - 30.00%	5,486	9.67%	149,026,131.82	5.51%
30.01% - 40.00%	7,100	12.52%	241,586,799.79	8.94%
40.01% - 50.00%	8,136	14.34%	330,101,413.80	12.21%
50.01% - 60.00%	8,238	14.52%	391,948,318.49	14.50%
60.01% - 70.00%	7,528	13.27%	401,653,730.42	14.86%
70.01% - 80.00%	7,977	14.06%	483,244,831.72	17.88%
80.01% - 90.00%	3,938	6.94%	268,838,470.72	9.95%
90.01% - 100.00%	2,479	4.37%	193,362,904.03	7.15%
100.00% +	1,797	3.17%	166,080,926.78	6.14%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,765	43.66%	1,406,440,100.84	52.03%
Thessaloniki	7,978	14.07%	365,113,397.45	13.51%
Macedonia	5,924	10.44%	201,354,261.66	7.45%
Peloponnese	4,020	7.09%	159,869,524.36	5.91%
Thessaly	3,743	6.60%	134,014,835.56	4.96%
Sterea Ellada	2,958	5.22%	111,666,522.38	4.13%
Creta Island	2,092	3.69%	95,869,340.00	3.55%
Ionian Islands	875	1.54%	41,029,549.39	1.52%
Thrace	1,343	2.37%	49,887,607.39	1.85%
Epirus	1,472	2.60%	49,292,700.38	1.82%
Aegean Islands	1,548	2.73%	88,486,666.58	3.27%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	94	0.17%	7,857,868.99	0.29%
12 - 24	1,458	2.57%	102,424,606.00	3.79%
24 - 36	2,724	4.80%	192,898,579.95	7.14%
36 - 60	14,514	25.59%	1,031,595,825.37	38.16%
60 - 96	2,963	5.22%	159,222,929.25	5.89%
over 96	34,965	61.65%	1,209,024,696.45	44.73%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

LEGAL LOAN TERM				
Interest expected to be received during the 1st year on:				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	1	0.00%	22,064.18	0.00%
5 - 10 years	1,057	1.86%	23,358,901.49	0.86%
10 - 15 years	3,918	6.91%	113,070,599.43	4.18%
15 - 20 years	8,197	14.45%	288,159,880.11	10.66%
20 - 25 years	11,341	20.00%	480,549,667.07	17.78%
25 - 30 years	17,901	31.56%	834,293,811.80	30.87%
30 - 35 years	8,600	15.16%	645,650,993.43	23.89%
35 years +	5,703	10.06%	317,918,588.49	11.76%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,701	75.29%	1,920,116,134.55	71.04%
Houses	14,017	24.71%	782,908,371.45	28.96%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,606	18.70%	497,366,925.64	18.40%
Purchase	28,363	50.01%	1,512,368,637.64	55.95%
Repair	11,607	20.46%	483,960,754.25	17.90%
Construction (re-mortgage)	140	0.25%	10,725,413.77	0.40%
Purchase (re-mortgage)	704	1.24%	43,783,722.38	1.62%
Repair (re-mortgage)	444	0.78%	25,619,363.47	0.95%
Equity Release	4,854	8.56%	129,199,688.84	4.78%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,673	99.92%	2,698,597,127.16	99.84%
Balloon	45	0.08%	4,427,378.84	0.16%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	48,675	85.82%	2,229,688,420.48	82.49%
Fixed Converting to Floating	7,944	14.01%	470,750,335.80	17.42%
Fixed to Maturity	99	0.17%	2,585,749.72	0.10%
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	540	1.11%	20,954,964.61	0.94%	
Euribor 1 Month	507	1.04%	31,594,811.57	1.42%	
Euribor 3 Months	2,190	4.50%	119,080,895.93	5.34%	
Eurobank OEK's Rate	121	0.25%	1,819,187.52	0.08%	
Originator Rate	7,503	15.41%	120,210,203.70	5.39%	
Saron 1M ISDA (CHF)	236	0.48%	28,881,972.99	1.30%	
Saron 3M ISDA (CHF)	168	0.35%	21,702,178.06	0.97%	
ESTR 1M ISDA (EUR)	69	0.14%	1,059,013.16	0.05%	
Cap ECB Tracker	12,518	25.72%	404,027,334.30	18.12%	
Cap Euribor 1 Month	4,233	8.70%	241,486,771.35	10.83%	
Cap Euribor 3 Months	16,338	33.57%	796,667,412.69	35.73%	
Cap Saron ISDA (CHF) 1M	2,813	5.78%	278,521,462.66	12.49%	
Cap Saron ISDA (CHF) 3M	1,404	2.88%	163,071,138.91	7.31%	
Other	35	0.07%	611,073.02	0.03%	
Grand Total	48,675	100.00%	2,229,688,420.48	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	37	0.47%	1,388,867.24	0.30%	
Euribor 1 Month	34	0.43%	1,622,194.04	0.34%	
Euribor 3 Months	7,863	98.98%	467,527,696.70	99.32%	
Originator Rate	10	0.13%	211,577.82	0.04%	
Grand Total	7,944	100.00%	470,750,335.80	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	123	1.55%	5,731,350.72	1.22%	
1 Jan 2026 - 31 Dec 2030	2,464	31.02%	127,018,975.89	26.98%	
1 Jan 2031 - 31 Dec 2035	1,828	23.01%	108,012,991.11	22.94%	
1 Jan 2036 - 31 Dec 2040	1,396	17.57%	83,563,371.32	17.75%	
1 Jan 2041 +	2,133	26.85%	146,423,646.76	31.10%	
Grand Total	7,944	100.00%	470,750,335.80	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,718	100.00%	2,703,024,506.00	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	56,718	100.00%	2,703,024,506.00	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	47,648	84.01%	2,401,398,185.89	88.84%	
Y	9,070	15.99%	301,626,320.11	11.16%	
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,463	97.79%	2,628,737,332.38	97.25%	
Y	1,255	2.21%	74,287,173.61	2.75%	
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	54,667	96.38%	2,568,036,202.26	95.01%	
S	2,051	3.62%	134,988,303.73	4.99%	
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	50,946	89.82%	2,522,584,956.73	93.32%	
Y	5,772	10.18%	180,439,549.27	6.68%	
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	54,056	95.31%	2,581,841,645.47	95.52%	
Second home/Holiday houses	2,475	4.36%	113,457,790.62	4.20%	
Buy-to-let/Non-Owner occupied	87	0.15%	3,711,907.87	0.14%	
Other	100	0.18%	4,013,162.03	0.15%	
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,196	25.03%	775,044,019.84	28.67%	
Other Private Employees	9,324	16.44%	477,367,527.53	17.66%	
Pensioner	10,381	18.30%	341,759,959.99	12.64%	
Civil Servant	5,823	10.27%	229,373,237.90	8.49%	
Other Self employed	3,113	5.49%	208,086,683.56	7.70%	
Unemployed	3,378	5.96%	149,971,443.67	5.55%	
Bank employee	1,686	2.97%	113,969,394.92	4.22%	
Civil Servant - Policeman	1,680	2.96%	78,536,453.49	2.91%	
Salesman	1,304	2.30%	57,606,720.39	2.13%	
Teacher	1,501	2.65%	55,449,306.67	2.05%	
Military Personnel	1,149	2.03%	54,903,803.94	2.03%	
Housewife	997	1.76%	46,062,760.13	1.70%	
Lawyers - Jurists	542	0.96%	40,800,611.21	1.51%	
Civil Servant - Primary School Teachers	1,095	1.93%	37,083,727.42	1.37%	
Independent means	549	0.97%	37,008,855.35	1.37%	
Grand Total	56,718	100.00%	2,703,024,506.00	100.00%	