

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **70**
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**

Programme Details

as of 20/11/2024

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	30	Act/360	3.7190%	1,549,583.70	-
3	21-Oct-24	20-Jan-25	30	Act/360	3.7190%	1,549,583.70	-

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	132,518,711.93	1,027,700,795.79	1,168,498,407.28	134,476,819.34	1,038,930,684.32	1,181,400,034.19
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	132,518,711.93	1,027,564,007.30	1,168,361,618.79	134,476,819.34	1,038,750,556.41	1,181,219,906.28
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	124,773,691.69	1,026,981,660.83	1,159,550,394.03	126,634,099.70	1,038,150,987.99	1,172,311,491.96
A.4	Aggregate Original Principal O/S balance	228,980,109.11	2,083,587,008.40	2,312,567,117.51	231,053,937.27	2,098,829,905.99	2,329,883,843.26
A.5	Average Current Principal O/S balance	70,451.20	35,333.18	37,733.67	70,702.85	35,442.66	37,847.19
A.6	Average Original Principal O/S balance	121,733.18	71,635.39	74,678.44	121,479.46	71,600.65	74,639.88
A.7	Maximum Current Principal O/S balance	634,700.85	982,991.66	982,991.66	636,560.88	984,712.44	984,712.44
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	1,881	29,086	30,967	1,902	29,313	31,215
A.10	Weighted Average Seasoning (years)	17.76	12.45	13.09	17.68	12.39	13.03
A.11	Weighted Average Remaining Maturity (years)	13.99	15.70	15.50	14.02	15.74	15.53
A.12	Weighted Average Current Indexed LTV percent (%)	58.14	36.35	38.97	58.07	36.43	39.04
A.13	Weighted Average Current Unindexed LTV percent (%)	55.93	39.50	41.48	55.85	39.60	41.56
A.14	Weighted Average Original LTV percent (%)	70.73	73.56	73.22	70.63	73.48	73.14
A.15	Weighted Average Interest Rate - Total (%)	2.54	4.52	4.28	2.54	4.53	4.29
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.51	4.31	3.45	2.51	4.35	3.46
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.25	93.40	93.86	98.46	93.01	93.67
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.41	6.12	5.68	1.33	6.47	5.85
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.34	0.46	0.45	0.22	0.50	0.47
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	0.01	0.00	0.02	0.02
A.21	FX Rate	0.9412	-	-	0.9439	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2024					
		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	2,730	1,000,696.29	37,376	6,625,858.62	40,106	8,040,495.08
B.2	Partial Prepayments	7	38,548.78	115	911,073.95	122	1,006,540.65
B.3	Whole Prepayments	9	662,923.93	102	2,200,628.72	111	3,001,033.49
B.4	Total Principal Receipts (B1+B2+B3)	-	1,702,169.00	-	9,737,561.29	-	12,048,069.22

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2024					
		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	2,221	282,099.85	34,122	3,972,990.99	36,343	4,272,714.59
C.2	Interest From Overdues	957	946.65	7,431	7,953.03	8,388	8,958.82
C.3	Total Interest Receipts (C1+C2)	3,178	283,046.50	41,553.00	3,980,944.02	44,731	4,281,673.41
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,846	128,872,484.29	25,621	959,877,714.19	27,467	1,096,801,305.66
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	3,646,227.64	3,457	67,686,293.11	3,492	71,560,313.13
A.3	Totals (A1+ A2)	1,881	132,518,711.93	29,078	1,027,564,007.30	30,959	1,168,361,618.79
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	8	136,788.49	8	136,788.49
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	8	136,788.49	8	136,788.49

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2024					
		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	28	3,196,616.58	3,237	62,937,110.22	3,265	66,333,430.43
B.2	60 Days < Installment <= 89 Days	7	449,611.06	220	4,749,182.89	227	5,226,882.70
B.3	Total (B1+B2=A4)	35	3,646,227.64	3,457	67,686,293.11	3,492	71,560,313.13
B.4	90 Days < Installment <= 119 Days	0	0.00	8	136,788.49	8	136,788.49
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	8	136,788.49	8	136,788.49

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/10/2024					
		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	238,100.35	0.00	1,551,493.03	0.00	1,804,468.33
A.2	Number of Loans	0	11	0	120	0	131

Statutory Tests

as of 31/10/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,159,550,394.03
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	20,158,557.66
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)	1,179,708,951.69
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,313,030,198.68
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	20,158,557.66
Net Present Value of Covered Bond Liabilities	1,009,366,638.90
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,242,959,971.59
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	20,158,557.66
Net Present Value of Covered Bond Liabilities	1,005,642,985.51
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,394,506,422.07
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	20,158,557.66
Net Present Value of Covered Bond Liabilities	1,013,597,394.75
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	43,102,560.21
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	30,975,138.53
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)	20,158,557.64
Credit interest	55,156.05
Opening Balance	20,213,713.69
Required Liquidity Buffer Reserve Ledger Amount	17,159,072.28
Amount credited to the account (payment to BoNY)	-3,054,641.41
Available o/s Reserve Amount	17,159,072.28

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	1,881	6.07%	140,797,611.49	12.05%
EUR	29,086	93.93%	1,027,700,795.79	87.95%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,020	25.90%	194,573,611.77	8.41%
37.501 - 75.000	11,656	37.64%	661,193,056.43	28.59%
75.001 - 100.000	4,906	15.84%	437,727,793.41	18.93%
100.001 - 150.000	4,230	13.66%	525,241,219.16	22.71%
150.001 - 250.000	1,686	5.44%	319,365,186.69	13.81%
250.001 - 500.000	414	1.34%	134,436,422.83	5.81%
500.001 +	55	0.18%	40,029,827.22	1.73%
Grand Total	30,967	100.00%	2,312,567,117.51	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	19,991	64.56%	326,890,004.62	27.98%
37.501 - 75.000	7,112	22.97%	375,221,274.29	32.11%
75.001 - 100.000	1,904	6.15%	164,004,824.18	14.04%
100.001 - 150.000	1,311	4.23%	157,404,097.77	13.47%
150.001 - 250.000	500	1.61%	91,729,095.62	7.85%
250.001 - 500.000	132	0.43%	41,696,532.68	3.57%
500.001 +	17	0.05%	11,552,578.11	0.99%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,862	25.39%	154,270,971.42	13.20%
2005	2,705	8.74%	97,198,127.58	8.32%
2006	3,956	12.77%	153,762,792.90	13.16%
2007	3,130	10.11%	132,709,061.28	11.36%
2008	1,809	5.84%	77,438,965.03	6.63%
2009	1,100	3.55%	43,951,467.01	3.76%
2010	1,556	5.02%	48,641,326.16	4.16%
2011	1,032	3.33%	30,810,145.48	2.64%
2012	882	2.85%	26,031,403.26	2.23%
2013	612	1.98%	16,668,783.59	1.43%
2014	271	0.88%	7,861,720.50	0.67%
2015	164	0.53%	6,563,635.54	0.56%
2016	171	0.55%	7,819,798.51	0.67%
2017	290	0.94%	13,306,789.00	1.14%
2018	472	1.52%	21,553,625.95	1.84%
2019	340	1.10%	16,465,642.21	1.41%
2020	389	1.26%	22,080,243.86	1.89%
2021	1,445	4.67%	92,690,424.50	7.93%
2022	1,381	4.46%	93,845,129.98	8.03%
2023	1,123	3.63%	83,051,301.20	7.11%
2024	277	0.89%	21,777,052.31	1.86%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,663	5.37%	6,113,753.20	0.52%
2026 - 2030	9,324	30.11%	138,045,022.70	11.81%
2031 - 2035	7,075	22.85%	230,679,080.05	19.74%
2036 - 2040	5,312	17.15%	259,507,051.69	22.21%
2041 - 2045	3,178	10.26%	194,785,385.32	16.67%
2046 +	4,415	14.26%	339,368,114.31	29.04%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,510	17.79%	40,290,008.28	3.45%
40.01 - 60 months	2,364	7.63%	37,680,198.71	3.22%
60.01 - 90 months	5,534	17.87%	131,814,258.59	11.28%
90.01 - 120 months	3,117	10.07%	101,569,074.09	8.69%
120.01 - 150 months	3,431	11.08%	149,032,287.30	12.75%
150.01 - 180 months	2,531	8.17%	127,551,645.31	10.92%
over 180 months	8,480	27.38%	580,560,935.00	49.68%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3	0.01%	196,273.69	0.02%
1.01% - 2.00%	46	0.15%	4,362,944.75	0.37%
2.01% - 3.00%	1,712	5.53%	134,105,738.09	11.48%
3.01% - 4.00%	4,867	15.72%	301,242,965.83	25.78%
4.01% - 5.00%	17,782	57.42%	556,830,725.22	47.65%
5.01% - 6.00%	3,348	10.81%	90,622,488.93	7.76%
6.01% - 7.00%	1,851	5.98%	55,777,231.73	4.77%
7.01% +	1,358	4.39%	25,360,039.04	2.17%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,583	47.09%	241,763,316.68	20.69%
20.01% - 30.00%	5,444	17.58%	211,360,886.58	18.09%
30.01% - 40.00%	4,189	13.53%	219,632,611.03	18.80%
40.01% - 50.00%	2,946	9.51%	191,086,996.82	16.35%
50.01% - 60.00%	1,932	6.24%	135,051,635.23	11.56%
60.01% - 70.00%	1,032	3.33%	82,926,986.40	7.10%
70.01% - 80.00%	514	1.66%	45,275,893.15	3.87%
80.01% - 90.00%	122	0.39%	9,673,493.34	0.83%
90.01% - 100.00%	80	0.26%	11,603,035.47	0.99%
100.00% +	125	0.40%	20,123,552.55	1.72%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,715	41.06%	195,676,689.02	16.75%
20.01% - 30.00%	6,212	20.06%	213,950,239.70	18.31%
30.01% - 40.00%	4,248	13.72%	204,833,611.26	17.53%
40.01% - 50.00%	2,978	9.62%	178,359,637.06	15.26%
50.01% - 60.00%	2,163	6.98%	145,998,594.47	12.49%
60.01% - 70.00%	1,498	4.84%	113,345,967.34	9.70%
70.01% - 80.00%	868	2.80%	76,546,069.22	6.55%
80.01% - 90.00%	147	0.47%	17,419,302.15	1.49%
90.01% - 100.00%	68	0.22%	10,868,910.92	0.93%
100.00% +	70	0.23%	11,499,386.13	0.98%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,876	6.06%	25,347,170.40	2.17%
20.01% - 30.00%	2,667	8.61%	53,974,421.24	4.62%
30.01% - 40.00%	3,750	12.11%	94,330,402.13	8.07%
40.01% - 50.00%	4,353	14.06%	136,597,808.66	11.69%
50.01% - 60.00%	4,754	15.35%	176,919,133.48	15.14%
60.01% - 70.00%	4,274	13.80%	189,215,164.50	16.19%
70.01% - 80.00%	4,580	14.79%	225,159,848.48	19.27%
80.01% - 90.00%	2,306	7.45%	103,967,264.01	8.90%
90.01% - 100.00%	1,403	4.53%	82,742,606.11	7.08%
100.00% +	1,004	3.24%	80,244,588.27	6.87%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,632	40.79%	579,968,738.47	49.63%
Thessaloniki	4,240	13.69%	149,479,120.29	12.79%
Macedonia	3,509	11.33%	91,927,098.77	7.87%
Peloponnese	2,349	7.59%	73,791,786.85	6.32%
Thessaly	2,194	7.08%	66,186,775.64	5.66%
Stereia Ellada	1,748	5.64%	51,209,478.89	4.38%
Creta Island	1,278	4.13%	46,873,909.10	4.01%
Ionian Islands	472	1.52%	17,303,349.46	1.48%
Thrace	805	2.60%	24,819,141.10	2.12%
Epirus	938	3.03%	27,360,767.53	2.34%
Aegean Islands	802	2.59%	39,578,241.18	3.39%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	445	1.44%	36,102,441.10	3.09%
12 - 24	1,174	3.79%	84,222,277.87	7.21%
24 - 36	1,476	4.77%	97,956,159.26	8.38%
36 - 60	1,567	5.06%	97,971,837.20	8.38%
60 - 96	1,071	3.46%	49,304,253.84	4.22%
over 96	25,234	81.49%	802,941,438.01	68.72%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	4	0.01%	197,927.20	0.02%
5 - 10 years	263	0.85%	5,894,462.60	0.50%
10 - 15 years	2,123	6.86%	42,852,713.38	3.67%
15 - 20 years	5,034	16.26%	119,312,677.67	10.21%
20 - 25 years	6,538	21.11%	223,591,290.47	19.13%
25 - 30 years	11,707	37.80%	452,992,112.23	38.77%
30 - 35 years	2,600	8.40%	149,222,815.32	12.77%
35 years +	2,698	8.71%	174,434,408.41	14.93%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	23,774	76.77%	843,171,881.56	72.16%
Houses	7,193	23.23%	325,326,525.71	27.84%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,410	20.70%	241,835,613.20	20.70%
Purchase	17,416	56.24%	725,931,528.57	62.13%
Repair	5,145	16.61%	150,561,311.75	12.89%
Construction (re-mortgage)	54	0.17%	2,717,492.88	0.23%
Purchase (re-mortgage)	343	1.11%	16,289,884.35	1.39%
Repair (re-mortgage)	150	0.48%	6,266,258.16	0.54%
Equity Release	1,449	4.68%	24,896,318.37	2.13%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	30,930	99.88%	1,164,705,882.48	99.68%
Balloon	37	0.12%	3,792,524.79	0.32%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	25,105	81.07%	793,944,770.48	67.95%
Fixed Converting to Floating	5,798	18.72%	373,348,805.35	31.95%
Fixed to Maturity	64	0.21%	1,204,831.45	0.10%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

Fixed rate assets 32.05%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	377	1.50%	15,879,604.37	2.00%
Euribor 1 Month	54	0.22%	1,792,152.23	0.23%
Euribor 3 Months	311	1.24%	11,949,943.23	1.51%
Eurobank OEK's Rate	42	0.17%	613,560.67	0.08%
Originator Rate	7,372	29.36%	124,757,886.48	15.71%
Saron 1M ISDA (CHF)	64	0.25%	4,751,477.54	0.60%
Saron 3M ISDA (CHF)	21	0.08%	1,573,452.50	0.20%
ESTR 1M ISDA (EUR)	17	0.07%	117,236.23	0.01%
Cap ECB Tracker	9,896	39.42%	308,949,550.82	38.91%
Cap Euribor 3 Months	4,301	17.13%	157,865,683.90	19.88%
Cap Euribor 1 Month	866	3.45%	33,236,135.27	4.19%
Cap Saron ISDA (CHF) 1M	1,543	6.15%	113,031,578.62	14.24%
Cap Saron ISDA (CHF) 3M	219	0.87%	19,176,898.65	2.42%
Other	22	0.09%	249,609.97	0.03%
Grand Total	25,105	100.00%	793,944,770.48	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22	0.38%	718,584.00	0.19%
Euribor 1 Month	16	0.28%	578,442.80	0.15%
Euribor 3 Months	5,754	99.24%	371,922,056.65	99.62%
Originator Rate	6	0.10%	129,721.90	0.03%
Grand Total	5,798	100.00%	373,348,805.35	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	40	0.69%	2,556,264.34	0.68%
1 Jan 2026 - 31 Dec 2030	1,581	27.27%	98,101,224.27	26.28%
1 Jan 2031 - 31 Dec 2035	1,327	22.89%	83,267,703.05	22.30%
1 Jan 2036 - 31 Dec 2040	1,056	18.21%	62,564,789.95	16.76%
1 Jan 2041 +	1,794	30.94%	126,858,823.74	33.98%
Grand Total	5,798	100.00%	373,348,805.35	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,967	100.00%	1,168,498,407.28	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	30,967	100.00%	1,168,498,407.28	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	26,123	84.36%	1,067,503,738.87	91.36%
Y	4,844	15.64%	100,994,668.40	8.64%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,842	96.37%	1,103,117,428.33	94.40%
Y	1,125	3.63%	65,380,978.95	5.60%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,967	100.00%	1,168,498,407.28	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,068	93.87%	1,124,979,864.43	96.28%
Y	1,899	6.13%	43,518,542.84	3.72%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	29,569	95.49%	1,109,145,421.85	94.92%
Second home/Holiday houses	1,252	4.04%	53,088,773.07	4.54%
Buy-to-let/Non-Owner occupied	67	0.22%	3,622,087.14	0.31%
Other	79	0.26%	2,642,125.22	0.23%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,473	24.13%	322,941,333.63	27.64%
Other Private Employees	5,233	16.90%	241,044,950.39	20.63%
Civil Servant	4,175	13.48%	137,640,314.21	11.78%
Pensioner	5,427	17.53%	120,558,146.70	10.32%
Other Self Employed	1,583	5.11%	88,622,113.94	7.58%
Civil Servant - Policeman	1,152	3.72%	50,941,311.39	4.36%
Teacher	1,176	3.80%	34,493,935.24	2.95%
Military Personnel	770	2.49%	31,672,122.73	2.71%
Unemployed	1,031	3.33%	30,008,699.34	2.57%
Salesman	680	2.20%	25,316,581.84	2.17%
Civil Servant - Primary School Teachers	935	3.02%	22,293,982.43	1.91%
Lawyers - Jurists	273	0.88%	18,517,607.34	1.58%
Accountant	351	1.13%	16,524,771.81	1.41%
Independent Means	265	0.86%	14,231,406.39	1.22%
Housewife	443	1.43%	13,691,129.88	1.17%
Grand Total	30,967	100.00%	1,168,498,407.28	100.00%