

EUROBANK S.A.

**Covered Bond III Programme**  
 Investor Report

Report No: 60

Reporting Date: 20/12/2023



Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2023	30/11/2023

Servicer Provider: EUROBANK

Issuer Event of Default: NO

Covered Bond Event of Default: NO

**Programme Details**

as of 20/12/2023

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	A	500,000,000.00	Euribor 3M + 0,50%	20-Jan-27	20-Jan-77
2	16-Nov-18	XS1900633212	A	500,000,000.00	Euribor 3M + 0,50%	20-Nov-25	20-Nov-75
3	16-Nov-18	XS1910934535	A	500,000,000.00	Euribor 3M + 0,50%	22-Jan-26	22-Jan-76
				1,500,000,000.00			

 Fixed Rate Bonds 0%  
 Liability WAL (in years) 2.46

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-23	22-Jan-24	61	Act/360	4.4930%	3,806,569.44	-
2	20-Nov-23	20-Feb-24	30	Act/360	4.5020%	1,875,833.33	-
3	20-Oct-23	22-Jan-24	61	Act/360	4.4930%	3,806,569.44	-

**Summary Loan Portfolio - Status - Removals & Replenishments**
**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2023			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	220,434,485.58	1,523,562,624.36	1,754,094,401.79	224,079,000.34	1,540,468,140.82	1,773,713,691.29
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	220,434,485.58	1,523,349,912.02	1,753,881,689.45	224,079,000.34	1,540,285,018.42	1,773,530,568.89
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	204,971,745.39	1,520,709,059.59	1,735,069,805.66	208,445,111.71	1,537,528,999.05	1,754,501,114.91
A.4	Aggregate Original Principal O/S balance	359,291,997.95	3,082,581,799.31	3,441,873,797.26	363,569,477.87	3,103,864,771.92	3,467,434,249.79
A.5	Average Current Principal O/S balance	70,947.69	35,406.99	38,019.26	71,158.78	35,515.93	38,125.52
A.6	Average Original Principal O/S balance	115,639.52	71,637.97	74,601.16	115,455.53	71,560.49	74,531.61
A.7	Maximum Current Principal O/S balance	653,235.46	954,264.25	954,264.25	654,894.32	954,264.25	954,264.25
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	2,000,000.00	900,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,107	43,030	46,137	3,149	43,374	46,523
A.10	Weighted Average Seasoning (years)	16.78	12.91	13.42	16.78	12.93	13.43
A.11	Weighted Average Remaining Maturity (years)	13.58	15.70	15.42	13.55	15.66	15.39
A.12	Weighted Average Current Indexed LTV percent (%)	63.39	40.52	43.52	63.31	40.63	43.61
A.13	Weighted Average Current Unindexed LTV percent (%)	53.92	38.92	40.89	53.84	39.02	40.97
A.14	Weighted Average Original LTV percent (%)	67.88	68.46	68.38	67.87	68.45	68.37
A.15	Weighted Average Interest Rate - Total (%)	2.60	4.61	4.35	2.60	4.61	4.35
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.55	4.34	3.49	2.55	4.34	3.49
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.41	93.80	94.40	98.70	93.65	94.31
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.32	5.73	5.15	1.17	5.92	5.29
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.27	0.46	0.43	0.13	0.42	0.39
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	0.01	0.00	0.01	0.01
A.21	FX Rate	0.9562	-	-	0.9607	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2023					
		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	4,298	1,602,021.60	52,791	9,407,166.03	57,089	11,440,095.26
B.2	Partial Prepayments	12	288,431.98	150	1,248,174.21	162	1,593,780.45
B.3	Whole Prepayments	20	675,737.05	163	3,918,523.18	183	4,773,753.34
B.4	Total Principal Receipts (B1+B2+B3)	-	2,566,190.63	-	14,573,863.42	-	17,807,629.05

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2023					
		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	3,745	481,484.36	49,239	5,856,631.08	52,984	6,360,170.47
C.2	Interest From Overdues	1,404	1,536.39	9,978	10,150.13	11,382	11,756.90
C.3	Total Interest Receipts (C1+C2)	-	483,020.75	-	5,866,781.21	64,366	6,371,927.36
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2023					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,069	216,923,670.38	38,645	1,429,077,106.98	41,714	1,655,937,251.70
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	38	3,510,815.20	4,375	94,272,805.04	4,413	97,944,437.75
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,107</b>	<b>220,434,485.58</b>	<b>43,020</b>	<b>1,523,349,912.02</b>	<b>46,127</b>	<b>1,753,881,689.45</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	10	212,712.34	10	212,712.34
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>212,712.34</b>	<b>10</b>	<b>212,712.34</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2023					
		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	30	2,907,107.17	4,082	87,335,439.41	4,112	90,375,710.45
B.2	60 Days < Installment <= 89 Days	8	603,708.03	293	6,937,365.63	301	7,568,727.30
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>38</b>	<b>3,510,815.20</b>	<b>4,375</b>	<b>94,272,805.04</b>	<b>4,413</b>	<b>97,944,437.75</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	10	212,712.34	10	212,712.34
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>212,712.34</b>	<b>10</b>	<b>212,712.34</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2023					
		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	7,550,994.19	1,083,773.90	47,002,575.58	2,391,396.55	<b>54,899,453.00</b>	<b>3,524,814.14</b>
A.2	Number of Loans	53	22	751	169	<b>804</b>	<b>191</b>

## Statutory Tests

as of 30/11/2023

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,735,069,805.66
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	67,828,003.40
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,500,000,000.00

### Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	1,802,897,809.06
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	1,665,000,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	1,916,009,338.56
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	67,828,003.40
Net Present Value of Covered Bond Liabilities	1,533,254,028.26
Lump Sum Amount ( C * 1% )	15,000,000.00

#### Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,831,379,671.81
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	67,828,003.40
Net Present Value of Covered Bond Liabilities	1,529,459,047.56
Lump Sum Amount ( C * 1% )	15,000,000.00

#### Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	2,021,134,124.03
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	67,828,003.40
Net Present Value of Covered Bond Liabilities	1,538,041,993.48
Lump Sum Amount ( C * 1% )	15,000,000.00

### 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	73,328,045.13
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	68,257,392.92
Under any Hedging agreements	0.00

### Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

### Liquidity Buffer Reserve Ledger <sup>2</sup>

as of calculation date

Balance at closing (previous period)	67,828,003.38
Credit interest	213,466.68
<b>Opening Balance</b>	<b>68,041,470.06</b>
Required Liquidity Buffer Reserve Ledger Amount	34,149,080.21
Amount credited to the account (payment to BoNY)	-33,892,389.85
<b>Available o/s Reserve Amount</b>	<b>34,149,080.21</b>

<sup>1</sup> The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

<sup>2</sup> 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	3,107	6.73%	230,531,777.43	13.14%
EUR	43,030	93.27%	1,523,562,624.36	86.86%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	11,788	25.55%	288,620,478.68	8.39%
37.501 - 75.000	17,490	37.91%	990,806,886.98	28.79%
75.001 - 100.000	7,406	16.05%	660,106,898.74	19.18%
100.001 - 150.000	6,284	13.62%	779,448,113.47	22.65%
150.001 - 250.000	2,496	5.41%	471,807,769.85	13.71%
250.001 - 500.000	597	1.29%	194,712,927.51	5.66%
500.001 +	76	0.16%	56,370,722.03	1.64%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>3,441,873,797.26</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,432	63.79%	504,821,354.14	28.78%
37.501 - 75.000	11,162	24.19%	588,878,347.81	33.57%
75.001 - 100.000	2,767	6.00%	237,916,624.05	13.56%
100.001 - 150.000	1,887	4.09%	225,505,100.14	12.86%
150.001 - 250.000	695	1.51%	128,055,427.82	7.30%
250.001 - 500.000	175	0.38%	56,072,201.45	3.20%
500.001 +	19	0.04%	12,845,346.40	0.73%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	11,494	24.91%	246,247,321.71	14.04%
2005	4,483	9.72%	174,871,898.15	9.97%
2006	6,542	14.18%	267,400,544.24	15.24%
2007	5,261	11.40%	227,812,049.24	12.99%
2008	2,876	6.23%	130,029,086.34	7.41%
2009	2,438	5.28%	79,050,278.65	4.51%
2010	2,305	5.00%	80,123,781.12	4.57%
2011	1,396	3.03%	44,518,644.37	2.54%
2012	1,132	2.45%	36,774,860.51	2.10%
2013	839	1.82%	26,106,956.83	1.49%
2014	340	0.74%	9,901,682.31	0.56%
2015	194	0.42%	7,714,138.86	0.44%
2016	227	0.49%	10,676,915.52	0.61%
2017	443	0.96%	21,501,860.83	1.23%
2018	697	1.51%	32,560,370.60	1.86%
2019	485	1.05%	25,591,684.80	1.46%
2020	534	1.16%	33,214,923.04	1.89%
2021	2,129	4.61%	137,455,662.69	7.84%
2022	1,774	3.85%	123,889,915.76	7.06%
2023	548	1.19%	38,651,826.23	2.20%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	3,750	8.13%	24,908,513.73	1.42%
2026 - 2030	13,487	29.23%	250,307,428.33	14.27%
2031 - 2035	10,351	22.44%	363,275,668.25	20.71%
2036 - 2040	7,982	17.30%	401,158,972.04	22.87%
2041 - 2045	4,488	9.73%	275,290,754.86	15.69%
2046 +	6,079	13.18%	439,153,064.58	25.04%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,843	14.83%	60,233,843.90	3.43%
40.01 - 60 months	3,949	8.56%	63,036,142.85	3.59%
60.01 - 90 months	7,184	15.57%	174,774,324.61	9.96%
90.01 - 120 months	6,131	13.29%	197,614,501.34	11.27%
120.01 - 150 months	4,186	9.07%	175,103,936.42	9.98%
150.01 - 180 months	5,126	11.11%	256,318,885.98	14.61%
over 180 months	12,718	27.57%	827,012,766.69	47.15%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4	0.01%	412,441.28	0.02%
1.01% - 2.00%	51	0.11%	4,476,827.37	0.26%
2.01% - 3.00%	2,745	5.95%	214,662,629.67	12.24%
3.01% - 4.00%	6,161	13.35%	376,668,214.56	21.47%
4.01% - 5.00%	27,219	59.00%	879,358,996.04	50.13%
5.01% - 6.00%	5,310	11.51%	146,781,333.08	8.37%
6.01% - 7.00%	2,889	6.26%	94,992,768.16	5.42%
7.01% +	1,758	3.81%	36,741,191.63	2.09%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,606	38.16%	273,125,542.90	15.57%
20.01% - 30.00%	7,932	17.19%	274,209,975.30	15.63%
30.01% - 40.00%	6,632	14.37%	301,971,777.73	17.22%
40.01% - 50.00%	5,418	11.74%	298,996,726.60	17.05%
50.01% - 60.00%	3,811	8.26%	241,075,060.56	13.74%
60.01% - 70.00%	2,605	5.65%	180,661,027.80	10.30%
70.01% - 80.00%	1,407	3.05%	106,054,791.95	6.05%
80.01% - 90.00%	295	0.64%	23,305,472.61	1.33%
90.01% - 100.00%	99	0.21%	7,295,738.90	0.42%
100.00% +	332	0.72%	47,398,287.45	2.70%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,411	37.74%	283,836,338.57	16.18%
20.01% - 30.00%	9,234	20.01%	317,990,946.36	18.13%
30.01% - 40.00%	7,470	16.19%	341,610,223.45	19.48%
40.01% - 50.00%	4,895	10.61%	280,793,777.72	16.01%
50.01% - 60.00%	3,392	7.35%	219,251,366.07	12.50%
60.01% - 70.00%	2,248	4.87%	166,110,575.91	9.47%
70.01% - 80.00%	1,084	2.35%	89,272,966.12	5.09%
80.01% - 90.00%	218	0.47%	26,610,923.76	1.52%
90.01% - 100.00%	93	0.20%	14,961,499.41	0.85%
100.00% +	92	0.20%	13,655,784.42	0.78%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,570	5.57%	39,037,156.88	2.23%
20.01% - 30.00%	3,841	8.33%	81,766,920.26	4.66%
30.01% - 40.00%	5,545	12.02%	147,360,268.07	8.40%
40.01% - 50.00%	6,964	15.09%	223,557,851.60	12.74%
50.01% - 60.00%	7,404	16.05%	284,560,728.52	16.22%
60.01% - 70.00%	6,704	14.53%	295,859,465.49	16.87%
70.01% - 80.00%	6,716	14.56%	325,351,505.40	18.55%
80.01% - 90.00%	3,333	7.22%	157,053,699.76	8.95%
90.01% - 100.00%	2,015	4.37%	120,459,794.50	6.87%
100.00% +	1,045	2.26%	79,087,011.31	4.51%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	18,894	40.95%	870,926,966.28	49.65%
Thessaloniki	6,544	14.18%	227,693,224.82	12.98%
Macedonia	5,247	11.37%	141,269,195.50	8.05%
Peloponnese	3,402	7.37%	111,128,783.31	6.34%
Thessaly	3,296	7.14%	96,652,138.38	5.51%
Sterea Ellada	2,498	5.41%	75,567,555.60	4.31%
Creta Island	1,844	4.00%	68,954,893.00	3.93%
Ionian Islands	738	1.60%	28,078,372.15	1.60%
Thrace	1,204	2.61%	37,023,445.72	2.11%
Epirus	1,362	2.95%	41,375,849.45	2.36%
Aegean Islands	1,108	2.40%	55,423,977.58	3.16%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	715	1.55%	51,519,642.18	2.94%
12 - 24	1,840	3.99%	126,724,197.27	7.22%
24 - 36	1,958	4.24%	125,516,712.30	7.16%
36 - 60	973	2.11%	55,891,778.05	3.19%
60 - 96	1,351	2.93%	63,890,829.67	3.64%
over 96	39,300	85.18%	1,330,551,242.32	75.85%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.01%	40,295.28	0.00%
5 - 10 years	349	0.76%	6,996,682.63	0.40%
10 - 15 years	3,284	7.12%	57,162,883.64	3.26%
15 - 20 years	7,593	16.46%	181,731,594.27	10.36%
20 - 25 years	9,805	21.25%	341,000,901.24	19.44%
25 - 30 years	16,701	36.20%	662,522,339.42	37.77%
30 - 35 years	3,899	8.45%	225,718,291.24	12.87%
35 years +	4,501	9.76%	278,921,414.07	15.90%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,822	77.64%	1,287,787,011.10	73.42%
Houses	10,315	22.36%	466,307,390.69	26.58%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,457	20.50%	361,838,931.64	20.63%
Purchase	25,714	55.73%	1,064,135,118.89	60.67%
Repair	8,505	18.43%	258,202,797.80	14.72%
Construction (re-mortgage)	87	0.19%	5,353,620.03	0.31%
Purchase (re-mortgage)	514	1.11%	24,514,019.67	1.40%
Repair (re-mortgage)	252	0.55%	10,769,511.54	0.61%
Equity Release	1,608	3.49%	29,280,402.22	1.67%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	46,012	99.73%	1,740,313,737.25	99.21%
Balloon	125	0.27%	13,780,664.54	0.79%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	39,583	85.79%	1,343,896,793.37	76.61%
Fixed Converting to Floating	6,458	14.00%	408,567,492.99	23.29%
Fixed to Maturity	96	0.21%	1,630,115.43	0.09%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

Fixed rate assets 23.39%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	527	1.33%	22,718,036.20	1.69%
Euribor 1 Month	74	0.19%	2,314,636.42	0.17%
Euribor 3 Months	367	0.93%	14,588,556.11	1.09%
Eurobank OEK's Rate	77	0.19%	1,124,151.95	0.08%
Originator Rate	9,853	24.89%	185,423,455.53	13.80%
Saron 1M ISDA (CHF)	88	0.22%	6,383,644.38	0.48%
Saron 3M ISDA (CHF)	27	0.07%	1,968,658.38	0.15%
ESTR 1M ISDA (EUR)	26	0.07%	330,418.36	0.02%
Cap ECB Tracker	17,524	44.27%	575,970,732.37	42.86%
Cap Saron ISDA (CHF)	2,934	7.41%	218,463,884.53	16.26%
Cap Euribor 3 Months	6,690	16.90%	258,248,147.00	19.22%
Cap Euribor 1 Month	1,349	3.41%	55,831,229.84	4.15%
Other	47	0.12%	531,242.30	0.04%
<b>Grand Total</b>	<b>39,583</b>	<b>100.00%</b>	<b>1,343,896,793.37</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	32	0.50%	1,296,309.46	0.32%
Euribor 1 Month	21	0.33%	950,194.08	0.23%
Euribor 3 Months	6,361	98.50%	405,169,902.62	99.17%
Originator Rate	44	0.68%	1,151,086.83	0.28%
<b>Grand Total</b>	<b>6,458</b>	<b>100.00%</b>	<b>408,567,492.99</b>	<b>100.00%</b>

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2023 - 31 Dec 2023	4	0.06%	73,333.59	0.02%
1 Jan 2024 - 31 Dec 2025	112	1.73%	5,752,559.37	1.41%
1 Jan 2026 - 31 Dec 2030	1,596	24.71%	86,308,657.21	21.12%
1 Jan 2031 - 31 Dec 2035	1,322	20.47%	83,577,887.03	20.46%
1 Jan 2036 - 31 Dec 2040	1,264	19.57%	78,499,615.51	19.21%
1 Jan 2041 +	2,160	33.45%	154,355,440.28	37.78%
<b>Grand Total</b>	<b>6,458</b>	<b>100.00%</b>	<b>408,567,492.99</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,137	100.00%	1,754,094,401.79	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

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%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	37,901	82.15%	1,563,684,893.74	89.14%
Y	8,236	17.85%	190,409,508.05	10.86%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,366	96.16%	1,649,385,131.97	94.03%
Y	1,771	3.84%	104,709,269.82	5.97%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	46,137	100.00%	1,754,094,401.79	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,348	91.79%	1,662,572,039.27	94.78%
Y	3,789	8.21%	91,522,362.52	5.22%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	44,098	95.58%	1,672,456,769.96	95.35%
Second home/Holiday houses	1,858	4.03%	74,026,358.99	4.22%
Buy-to-let/Non-Owner occupied	78	0.17%	4,186,662.87	0.24%
Other	103	0.22%	3,424,609.97	0.20%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,504	24.93%	502,504,603.83	28.65%
Other Private Employees	7,661	16.60%	330,918,324.77	18.87%
Civil Servant	5,958	12.91%	200,889,166.25	11.45%
Pensioner	7,947	17.22%	195,612,547.39	11.15%
Other Self Employed	2,290	4.96%	126,037,986.30	7.19%
Civil Servant - Policeman	1,676	3.63%	73,748,236.99	4.20%
Unemployed	1,773	3.84%	53,614,987.25	3.06%
Teacher	1,727	3.74%	53,586,046.21	3.05%
Military Personnel	1,141	2.47%	46,237,494.22	2.64%
Salesman	1,074	2.33%	39,216,336.10	2.24%
Civil Servant - Primary School Teachers	1,341	2.91%	37,115,544.29	2.12%
Lawyers - Jurists	438	0.95%	28,344,097.57	1.62%
Housewife	690	1.50%	23,008,313.30	1.31%
Accountant	518	1.12%	23,007,484.60	1.31%
Independent Means	399	0.86%	20,253,232.72	1.15%
<b>Grand Total</b>	<b>46,137</b>	<b>100.00%</b>	<b>1,754,094,401.79</b>	<b>100.00%</b>