

EUROBANK S.A.  
**Covered Bond III Programme**  
Investor Report



Report No: **69**  
Reporting Date: **21/10/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/9/2024	30/9/2024

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

**I Programme Details** as of 21/10/2024

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%  
Liability WAL (in years) 1.83

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Jul-24	21-Oct-24	91	Act/360	4.1880%	5,293,166.67	5,293,166.67
3	22-Jul-24	21-Oct-24	91	Act/360	4.1880%	5,293,166.67	5,293,166.67

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/9/2024			Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	134,476,819.34	1,038,930,684.32	1,181,400,034.19	136,264,440.55	1,050,926,513.79	1,195,642,359.74
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	134,476,819.34	1,038,750,556.41	1,181,219,906.28	136,264,440.55	1,050,810,465.99	1,195,526,311.94
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	126,634,099.70	1,038,150,987.99	1,172,311,491.96	128,210,922.57	1,050,192,781.73	1,186,355,613.69
A.4	Aggregate Original Principal O/S balance	231,053,937.27	2,098,829,905.99	2,329,883,843.26	233,073,814.62	2,116,472,195.99	2,349,546,010.61
A.5	Average Current Principal O/S balance	70,702.85	35,442.66	37,847.19	70,823.51	35,519.87	37,943.65
A.6	Average Original Principal O/S balance	121,479.46	71,600.65	74,639.88	121,140.24	71,533.86	74,562.72
A.7	Maximum Current Principal O/S balance	636,560.88	984,712.44	984,712.44	638,145.82	986,428.75	986,428.75
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	1,902	29,313	31,215	1,924	29,587	31,511
A.10	Weighted Average Seasoning (years)	17.68	12.39	13.03	17.60	12.34	12.97
A.11	Weighted Average Remaining Maturity (years)	14.02	15.74	15.53	14.05	15.78	15.57
A.12	Weighted Average Current Indexed LTV percent (%)	58.07	36.43	39.04	58.37	36.53	39.17
A.13	Weighted Average Current Unindexed LTV percent (%)	55.85	39.60	41.56	56.14	39.70	41.69
A.14	Weighted Average Original LTV percent (%)	70.63	73.48	73.14	70.62	73.42	73.08
A.15	Weighted Average Interest Rate - Total (%)	2.54	4.53	4.29	2.54	4.54	4.30
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.51	4.35	3.46	2.51	4.35	3.46
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.46	93.01	93.67	98.70	97.98	98.07
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.33	6.47	5.85	1.10	1.78	1.70
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.22	0.50	0.47	0.20	0.23	0.23
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.02	0.02	0.00	0.01	0.01
A.21	FX Rate	0.9439	-	-	0.9416	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,733	1,011,356.61	38,279	6,814,669.41	41,012	8,231,050.87
B.2	Partial Prepayments	6	121,192.00	91	1,067,470.71	97	1,252,107.04
B.3	Whole Prepayments	6	119,503.97	93	1,674,710.30	99	1,893,749.44
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,252,052.58</b>	-	<b>9,556,850.42</b>	-	<b>11,376,907.35</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	2,235	287,429.43	35,840	4,051,232.55	38,075	4,355,745.14
C.2	Interest From Overdues	907	987.08	6,980	7,594.01	7,887	8,639.76
C.3	<b>Total Interest Receipts (C1+C2)</b>	<b>3,142</b>	<b>288,416.51</b>	<b>42,820.00</b>	<b>4,058,826.56</b>	<b>45,962</b>	<b>4,364,384.89</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/9/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,873	132,401,935.36	25,722	966,297,054.94	27,595	1,106,568,201.63
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	29	2,074,883.98	3,578	72,453,501.47	3,607	74,651,704.65
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>1,902</b>	<b>134,476,819.34</b>	<b>29,300</b>	<b>1,038,750,556.41</b>	<b>31,202</b>	<b>1,181,219,906.28</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	13	180,127.91	13	180,127.91
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>13</b>	<b>180,127.91</b>	<b>13</b>	<b>180,127.91</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/9/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	24	1,782,562.44	3,357	67,255,005.69	3,381	69,143,513.41
B.2	60 Days < Installment <= 89 Days	5	292,321.54	221	5,198,495.78	226	5,508,191.24
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>29</b>	<b>2,074,883.98</b>	<b>3,578</b>	<b>72,453,501.47</b>	<b>3,607</b>	<b>74,651,704.65</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	13	180,127.91	13	180,127.91
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>13</b>	<b>180,127.91</b>	<b>13</b>	<b>180,127.91</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/9/2024					
		CHF		EUR		Total € (Calculated using fixing FX)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	539,583.60	0.00	2,474,269.56	0.00	3,045,922.91
A.2	Number of Loans	0	15	0	177	0	192

## III Statutory Tests

as of 30/9/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,172,311,491.96
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	20,103,691.34
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)	1,192,415,183.30
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	1,110,000,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	1,327,276,381.33
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	20,103,691.34
Net Present Value of Covered Bond Liabilities	1,017,155,302.42
Lump Sum Amount ( C * 1% )	10,000,000.00
<b>Parallel shift +200bps of current interest rate curve</b>	<b>Pass</b>
Net Present Value of Loans	1,256,686,511.41
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	20,103,691.34
Net Present Value of Covered Bond Liabilities	1,016,671,859.59
Lump Sum Amount ( C * 1% )	10,000,000.00
<b>Parallel shift -200bps of current interest rate curve</b>	<b>Pass</b>
Net Present Value of Loans	1,408,486,312.09
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	20,103,691.34
Net Present Value of Covered Bond Liabilities	1,018,137,621.43
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	43,701,914.34
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	34,862,690.86
Under any Hedging agreements	

### 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)	20,103,691.32
Credit interest	54,866.32
<b>Opening Balance</b>	<b>20,158,557.64</b>
Required Liquidity Buffer Reserve Ledger Amount	19,948,084.00
Amount credited to the account (payment to BoNY)	0.00
<b>Available o/s Reserve Amount</b>	<b>20,158,557.64</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

<b>IV</b>	<b>Portfolio Stratifications</b>
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	1,902	6.09%	142,469,349.87	12.06%
EUR	29,313	93.91%	1,038,930,684.32	87.94%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,096	25.94%	196,235,551.24	8.42%
37.501 - 75.000	11,747	37.63%	666,252,732.88	28.60%
75.001 - 100.000	4,943	15.84%	441,010,621.25	18.93%
100.001 - 150.000	4,258	13.64%	528,731,823.88	22.69%
150.001 - 250.000	1,699	5.44%	321,794,875.20	13.81%
250.001 - 500.000	416	1.33%	135,329,135.74	5.81%
500.001 +	56	0.18%	40,529,103.07	1.74%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>2,329,883,843.26</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	20,120	64.46%	329,829,425.88	27.92%
37.501 - 75.000	7,184	23.01%	379,112,150.92	32.09%
75.001 - 100.000	1,931	6.19%	166,424,114.26	14.09%
100.001 - 150.000	1,322	4.24%	158,822,298.31	13.44%
150.001 - 250.000	507	1.62%	93,160,886.55	7.89%
250.001 - 500.000	133	0.43%	41,971,880.57	3.55%
500.001 +	18	0.06%	12,079,277.69	1.02%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,938	25.43%	156,721,663.90	13.27%
2005	2,731	8.75%	98,496,130.46	8.34%
2006	3,980	12.75%	155,582,471.40	13.17%
2007	3,146	10.08%	134,208,340.00	11.36%
2008	1,821	5.83%	78,061,307.13	6.61%
2009	1,137	3.64%	44,414,267.94	3.76%
2010	1,575	5.05%	49,471,786.51	4.19%
2011	1,038	3.33%	31,390,715.87	2.66%
2012	888	2.84%	26,389,274.57	2.23%
2013	620	1.99%	16,801,245.83	1.42%
2014	271	0.87%	7,902,564.99	0.67%
2015	165	0.53%	6,598,718.70	0.56%
2016	174	0.56%	8,091,069.21	0.68%
2017	293	0.94%	13,583,694.93	1.15%
2018	474	1.52%	21,727,566.45	1.84%
2019	341	1.09%	16,618,114.09	1.41%
2020	389	1.25%	22,189,286.16	1.88%
2021	1,449	4.64%	93,404,599.00	7.91%
2022	1,384	4.43%	94,362,945.93	7.99%
2023	1,123	3.60%	83,472,394.69	7.07%
2024	278	0.89%	21,911,876.45	1.85%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,780	5.70%	6,889,144.23	0.58%
2026 - 2030	9,378	30.04%	141,338,732.22	11.96%
2031 - 2035	7,101	22.75%	233,469,224.37	19.76%
2036 - 2040	5,336	17.09%	262,425,940.59	22.21%
2041 - 2045	3,189	10.22%	196,000,134.88	16.59%
2046 +	4,431	14.20%	341,276,857.90	28.89%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,586	17.90%	41,552,664.28	3.52%
40.01 - 60 months	2,360	7.56%	37,417,704.21	3.17%
60.01 - 90 months	5,544	17.76%	132,726,445.57	11.23%
90.01 - 120 months	3,178	10.18%	104,397,316.57	8.84%
120.01 - 150 months	3,365	10.78%	145,599,351.40	12.32%
150.01 - 180 months	2,624	8.41%	133,211,949.98	11.28%
over 180 months	8,558	27.42%	586,494,602.18	49.64%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	3	0.01%	197,311.50	0.02%
1.01% - 2.00%	46	0.15%	4,375,803.39	0.37%
2.01% - 3.00%	1,733	5.55%	136,119,880.61	11.52%
3.01% - 4.00%	4,870	15.60%	302,620,184.47	25.62%
4.01% - 5.00%	17,793	57.00%	556,822,173.80	47.13%
5.01% - 6.00%	3,492	11.19%	97,871,664.59	8.28%
6.01% - 7.00%	1,884	6.04%	57,285,979.60	4.85%
7.01% +	1,394	4.47%	26,107,036.22	2.21%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,628	46.86%	242,183,426.25	20.50%
20.01% - 30.00%	5,530	17.72%	215,129,649.62	18.21%
30.01% - 40.00%	4,227	13.54%	221,909,535.53	18.78%
40.01% - 50.00%	2,958	9.48%	192,266,789.85	16.27%
50.01% - 60.00%	1,963	6.29%	137,445,999.61	11.63%
60.01% - 70.00%	1,052	3.37%	84,553,413.32	7.16%
70.01% - 80.00%	525	1.68%	46,153,510.15	3.91%
80.01% - 90.00%	124	0.40%	9,781,058.30	0.83%
90.01% - 100.00%	82	0.26%	11,809,346.47	1.00%
100.00% +	126	0.40%	20,167,305.09	1.71%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</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%	12,717	40.74%	195,087,018.46	16.51%
20.01% - 30.00%	6,280	20.12%	216,855,766.22	18.36%
30.01% - 40.00%	4,334	13.88%	208,144,485.83	17.62%
40.01% - 50.00%	3,001	9.61%	180,200,745.36	15.25%
50.01% - 60.00%	2,178	6.98%	146,827,719.22	12.43%
60.01% - 70.00%	1,525	4.89%	115,807,723.08	9.80%
70.01% - 80.00%	892	2.86%	78,363,160.23	6.63%
80.01% - 90.00%	150	0.48%	17,714,316.81	1.50%
90.01% - 100.00%	67	0.21%	10,886,256.09	0.92%
100.00% +	71	0.23%	11,512,842.90	0.97%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</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%	1,895	6.07%	25,691,600.28	2.17%
20.01% - 30.00%	2,677	8.58%	54,541,155.99	4.62%
30.01% - 40.00%	3,781	12.11%	96,256,107.36	8.15%
40.01% - 50.00%	4,404	14.11%	138,388,652.56	11.71%
50.01% - 60.00%	4,787	15.34%	178,513,437.59	15.11%
60.01% - 70.00%	4,310	13.81%	191,185,896.40	16.18%
70.01% - 80.00%	4,617	14.79%	227,365,735.09	19.25%
80.01% - 90.00%	2,323	7.44%	104,967,761.21	8.89%
90.01% - 100.00%	1,414	4.53%	83,654,837.37	7.08%
100.00% +	1,007	3.23%	80,834,850.34	6.84%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,725	40.77%	586,401,565.92	49.64%
Thessaloniki	4,280	13.71%	151,010,975.10	12.78%
Macedonia	3,539	11.34%	92,863,705.73	7.86%
Peloponnese	2,380	7.62%	74,833,848.94	6.33%
Thessaly	2,210	7.08%	66,840,837.25	5.66%
Stereia Ellada	1,759	5.64%	51,725,429.30	4.38%
Creta Island	1,286	4.12%	47,539,360.09	4.02%
Ionian Islands	476	1.52%	17,447,371.76	1.48%
Thrace	810	2.59%	25,135,533.48	2.13%
Epirus	944	3.02%	27,740,303.83	2.35%
Aegean Islands	806	2.58%	39,861,102.79	3.37%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	511	1.64%	41,199,421.49	3.49%
12 - 24	1,190	3.81%	86,004,640.55	7.28%
24 - 36	1,560	5.00%	103,527,235.43	8.76%
36 - 60	1,433	4.59%	88,609,168.12	7.50%
60 - 96	1,071	3.43%	49,709,440.61	4.21%
over 96	25,450	81.53%	812,350,127.99	68.76%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</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	4	0.01%	202,284.97	0.02%
5 - 10 years	263	0.84%	6,025,344.20	0.51%
10 - 15 years	2,176	6.97%	43,728,608.94	3.70%
15 - 20 years	5,128	16.43%	121,842,654.63	10.31%
20 - 25 years	6,565	21.03%	226,252,822.33	19.15%
25 - 30 years	11,756	37.66%	457,639,428.97	38.74%
30 - 35 years	2,613	8.37%	150,311,122.76	12.72%
35 years +	2,710	8.68%	175,397,767.38	14.85%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	23,963	76.77%	852,688,579.17	72.18%
Houses	7,252	23.23%	328,711,455.02	27.82%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,461	20.70%	244,944,459.48	20.73%
Purchase	17,550	56.22%	733,611,743.51	62.10%
Repair	5,192	16.63%	152,079,547.86	12.87%
Construction (re-mortgage)	54	0.17%	2,736,410.81	0.23%
Purchase (re-mortgage)	348	1.11%	16,532,716.74	1.40%
Repair (re-mortgage)	150	0.48%	6,304,411.43	0.53%
Equity Release	1,460	4.68%	25,190,744.35	2.13%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,177	99.88%	1,177,411,033.51	99.66%
Balloon	38	0.12%	3,989,000.68	0.34%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	25,364	81.26%	804,775,066.38	68.12%
Fixed Converting to Floating	5,805	18.60%	375,423,090.61	31.78%
Fixed to Maturity	46	0.15%	1,201,877.19	0.10%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

Fixed rate assets **31.88%**  
WAL of assets **6.84**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	378	1.49%	16,031,886.45	1.99%
Euribor 1 Month	54	0.21%	1,711,367.27	0.21%
Euribor 3 Months	316	1.25%	12,197,656.16	1.52%
Eurobank OEK's Rate	43	0.17%	622,940.99	0.08%
Originator Rate	7,425	29.27%	126,921,300.76	15.77%
Saron 1M ISDA (CHF)	65	0.26%	4,821,881.64	0.60%
Saron 3M ISDA (CHF)	21	0.08%	1,586,272.00	0.20%
ESTR 1M ISDA (EUR)	17	0.07%	120,747.21	0.02%
Cap ECB Tracker	10,008	39.46%	312,871,005.45	38.88%
Cap Euribor 3 Months	4,359	17.19%	160,217,274.79	19.91%
Cap Euribor 1 Month	873	3.44%	33,627,034.28	4.18%
Cap Saron ISDA (CHF) 1M	1,564	6.17%	114,548,563.67	14.23%
Cap Saron ISDA (CHF) 3M	219	0.86%	19,242,674.58	2.39%
Other	22	0.09%	254,461.13	0.03%
<b>Grand Total</b>	<b>25,364</b>	<b>100.00%</b>	<b>804,775,066.38</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	22	0.38%	725,758.57	0.19%
Euribor 1 Month	16	0.28%	583,181.53	0.16%
Euribor 3 Months	5,760	99.22%	373,927,809.61	99.60%
Originator Rate	7	0.12%	186,340.90	0.05%
<b>Grand Total</b>	<b>5,805</b>	<b>100.00%</b>	<b>375,423,090.61</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 2024 - 31 Dec 2025	42	0.72%	2,700,588.50	0.72%
1 Jan 2026 - 31 Dec 2030	1,577	27.17%	98,364,837.35	26.20%
1 Jan 2031 - 31 Dec 2035	1,331	22.93%	84,156,560.22	22.42%
1 Jan 2036 - 31 Dec 2040	1,059	18.24%	62,907,656.65	16.76%
1 Jan 2041 +	1,796	30.94%	127,293,447.89	33.91%
<b>Grand Total</b>	<b>5,805</b>	<b>100.00%</b>	<b>375,423,090.61</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,215	100.00%	1,181,400,034.19	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</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	26,333	84.36%	1,079,437,607.34	91.37%
Y	4,882	15.64%	101,962,426.85	8.63%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,077	96.35%	1,115,126,443.79	94.39%
Y	1,138	3.65%	66,273,590.40	5.61%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,215	100.00%	1,181,400,034.19	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,300	93.87%	1,137,314,340.89	96.27%
Y	1,915	6.13%	44,085,693.30	3.73%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	29,810	95.50%	1,121,517,136.94	94.93%
Second home/Holiday houses	1,259	4.03%	53,580,921.91	4.54%
Buy-to-let/Non-Owner occupied	67	0.21%	3,642,544.74	0.31%
Other	79	0.25%	2,659,430.61	0.23%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,547	24.18%	326,902,245.66	27.67%
Other Private Employees	5,271	16.89%	243,062,033.56	20.57%
Civil Servant	4,205	13.47%	139,001,103.03	11.77%
Pensioner	5,445	17.44%	121,806,503.33	10.31%
Other Self Employed	1,596	5.11%	89,498,271.21	7.58%
Civil Servant - Policeman	1,167	3.74%	51,658,273.20	4.37%
Teacher	1,188	3.81%	34,917,754.24	2.96%
Military Personnel	772	2.47%	31,782,472.48	2.69%
Unemployed	1,045	3.35%	30,396,505.06	2.57%
Salesman	688	2.20%	25,626,469.90	2.17%
Civil Servant - Primary School Teachers	942	3.02%	22,729,982.47	1.92%
Lawyers - Jurists	274	0.88%	18,665,557.07	1.58%
Accountant	352	1.13%	16,639,115.21	1.41%
Independent Means	270	0.86%	14,630,301.42	1.24%
Housewife	453	1.45%	14,083,446.34	1.19%
<b>Grand Total</b>	<b>31,215</b>	<b>100.00%</b>	<b>1,181,400,034.19</b>	<b>100.00%</b>