

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **62**
Reporting Date: **20/2/2024**

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

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

Programme Details

as of 20/2/2024

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
2	16-Nov-18	XS1900633212 *	AA-	500,000,000.00	Euribor 3M + 0,50%	20-Nov-25	20-Nov-75
3	16-Nov-18	XS1910934535	AA-	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) 2.28

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Jan-24	20-Apr-24	29	Act/360	4.4700%	1,800,416.67	-
2	20-Nov-23	13-Feb-24	85	Act/360	4.5020%	5,314,861.30	-
3	22-Jan-24	20-Apr-24	29	Act/360	4.4700%	1,800,416.67	-

* For isin XS12902633212, no interest or principal payment is due as per Cancellation Deed Series 2 dated 13 February 2024

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2024			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	217,577,713.59	1,555,289,724.06	1,788,042,947.84	221,116,881.73	1,574,645,311.12	1,813,432,440.42
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	217,577,713.59	1,555,010,857.10	1,787,764,080.88	221,116,881.73	1,574,458,043.62	1,813,245,172.92
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	200,989,288.94	1,552,207,162.72	1,767,214,960.05	203,671,819.61	1,571,518,385.48	1,791,466,354.82
A.4	Aggregate Original Principal O/S balance	357,536,238.81	3,105,201,226.97	3,462,737,465.78	361,030,078.71	3,132,811,916.83	3,493,841,995.54
A.5	Average Current Principal O/S balance	70,688.02	35,904.01	38,538.73	71,075.82	36,024.01	38,730.35
A.6	Average Original Principal O/S balance	116,158.62	71,683.85	74,634.40	116,049.53	71,671.02	74,619.67
A.7	Maximum Current Principal O/S balance	649,904.78	952,690.99	952,690.99	651,572.28	952,690.99	952,690.99
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	3,078	43,318	46,396	3,111	43,711	46,822
A.10	Weighted Average Seasoning (years)	17.03	12.66	13.23	16.95	12.60	13.17
A.11	Weighted Average Remaining Maturity (years)	13.47	15.79	15.49	13.52	15.83	15.53
A.12	Weighted Average Current Indexed LTV percent (%)	65.06	41.00	44.13	65.83	41.10	44.35
A.13	Weighted Average Current Unindexed LTV percent (%)	55.31	39.48	41.54	55.96	39.57	41.73
A.14	Weighted Average Original LTV percent (%)	68.25	69.46	69.30	68.18	69.40	69.24
A.15	Weighted Average Interest Rate - Total (%)	2.60	4.58	4.32	2.60	4.58	4.32
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.54	4.34	3.47	2.55	4.35	3.47
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.83	93.92	94.56	98.36	98.97	98.89
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.92	5.66	5.04	1.39	0.86	0.93
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.25	0.40	0.38	0.26	0.16	0.17
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	0.9348	-	-	0.9260	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Amount)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	4,913	1,588,639.14	57,762	9,916,974.45	62,675	12,197,298.16
B.2	Partial Prepayments	14	321,310.53	252	2,349,766.83	266	2,834,967.81
B.3	Whole Prepayments	10	788,841.47	198	4,180,931.12	208	5,261,382.25
B.4	Total Principal Receipts (B1+B2+B3)	-	2,698,791.14	-	16,447,672.40	-	20,293,648.22

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Amount)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	3,907	478,644.52	54,784	6,185,710.97	58,691	6,697,739.77
C.2	Interest From Overdues	1,681	1,482.11	11,551	10,324.55	13,232	11,910.03
C.3	Total Interest Receipts (C1+C2)	-	480,126.63	-	6,196,035.52	71,923	6,709,649.80
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)						

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,040	215,023,042.68	38,951	1,460,798,858.52	41,991	1,690,819,229.38
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	38	2,554,670.91	4,351	94,211,998.58	4,389	96,944,851.50
A.3	Totals (A1+ A2)	3,078	217,577,713.59	43,302	1,555,010,857.10	46,380	1,787,764,080.88
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	16	278,866.96	16	278,866.96
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	16	278,866.96	16	278,866.96

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2024					
		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	26	2,011,300.80	4,102	87,986,138.32	4,128	90,137,722.40
B.2	60 Days < Installment <= 89 Days	12	543,370.11	249	6,225,860.26	261	6,807,129.10
B.3	Total (B1+B2=A4)	38	2,554,670.91	4,351	94,211,998.58	4,389	96,944,851.50
B.4	90 Days < Installment <= 119 Days	0	0.00	16	278,866.96	16	278,866.96
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	16	278,866.96	16	278,866.96

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2024					
		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	5,750,074.24	851,698.92	70,281,676.97	2,952,630.99	76,432,804.74	3,863,733.81
A.2	Number of Loans	39	21	1,045	189	1,084	210

Statutory Tests

as of 31/1/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,767,214,960.05
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	34,301,745.53
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)	1,801,516,705.58
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,665,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,969,026,885.34
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	34,301,745.53
Net Present Value of Covered Bond Liabilities	1,524,215,359.18
Lump Sum Amount (C * 1%)	15,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,877,759,799.94
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	34,301,745.53
Net Present Value of Covered Bond Liabilities	1,520,474,283.06
Lump Sum Amount (C * 1%)	15,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	2,084,434,331.86
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	34,301,745.53
Net Present Value of Covered Bond Liabilities	1,528,899,847.70
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	72,040,985.18
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	60,314,308.03
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	34,301,745.51
Credit interest	107,192.96
Opening Balance	34,408,938.47
Required Liquidity Buffer Reserve Ledger Amount	33,363,151.25
Amount credited to the account (payment to BoNY)	-1,045,787.22
Available o/s Reserve Amount	33,363,151.25

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	3,078	6.63%	232,753,223.78	13.02%
EUR	43,318	93.37%	1,555,289,724.06	86.98%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	11,859	25.56%	289,897,639.93	8.37%
37.501 - 75.000	17,578	37.89%	995,248,637.59	28.74%
75.001 - 100.000	7,459	16.08%	664,745,709.24	19.20%
100.001 - 150.000	6,311	13.60%	783,215,403.63	22.62%
150.001 - 250.000	2,507	5.40%	474,972,825.83	13.72%
250.001 - 500.000	604	1.30%	196,556,852.02	5.68%
500.001 +	78	0.17%	58,100,397.54	1.68%
Grand Total	46,396	100.00%	3,462,737,465.78	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,378	63.32%	502,128,810.81	28.08%
37.501 - 75.000	11,270	24.29%	594,511,407.08	33.25%
75.001 - 100.000	2,832	6.10%	243,590,763.85	13.62%
100.001 - 150.000	1,959	4.22%	234,111,906.05	13.09%
150.001 - 250.000	745	1.61%	137,896,018.30	7.71%
250.001 - 500.000	190	0.41%	60,824,227.95	3.40%
500.001 +	22	0.05%	14,979,813.79	0.84%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	11,360	24.48%	240,116,603.25	13.43%
2005	4,434	9.56%	172,123,620.43	9.63%
2006	6,457	13.92%	262,648,101.36	14.69%
2007	5,229	11.27%	227,295,402.84	12.71%
2008	2,834	6.11%	128,544,929.79	7.19%
2009	2,308	4.97%	77,205,472.36	4.32%
2010	2,278	4.91%	78,071,422.31	4.37%
2011	1,384	2.98%	43,746,669.76	2.45%
2012	1,121	2.42%	36,250,378.80	2.03%
2013	831	1.79%	25,381,749.00	1.42%
2014	329	0.71%	9,945,934.14	0.56%
2015	196	0.42%	7,711,413.93	0.43%
2016	225	0.48%	10,442,498.27	0.58%
2017	441	0.95%	21,171,725.79	1.18%
2018	692	1.49%	32,333,766.40	1.81%
2019	484	1.04%	24,904,707.87	1.39%
2020	552	1.19%	34,142,407.83	1.91%
2021	2,201	4.74%	140,562,139.71	7.86%
2022	1,924	4.15%	133,632,803.89	7.47%
2023	1,116	2.41%	81,811,200.09	4.58%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	3,442	7.42%	21,221,373.24	1.19%
2026 - 2030	13,369	28.81%	242,223,811.86	13.55%
2031 - 2035	10,395	22.40%	362,014,254.02	20.25%
2036 - 2040	8,107	17.47%	405,258,090.00	22.66%
2041 - 2045	4,675	10.08%	290,082,994.28	16.22%
2046 +	6,408	13.81%	467,242,424.45	26.13%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,622	14.27%	56,186,715.06	3.14%
40.01 - 60 months	3,911	8.43%	61,407,276.53	3.43%
60.01 - 90 months	7,177	15.47%	172,569,285.79	9.65%
90.01 - 120 months	6,088	13.12%	195,892,122.63	10.96%
120.01 - 150 months	4,331	9.33%	180,416,223.53	10.09%
150.01 - 180 months	5,125	11.05%	256,794,437.76	14.36%
over 180 months	13,142	28.33%	864,776,886.55	48.36%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4	0.01%	407,817.26	0.02%
1.01% - 2.00%	55	0.12%	5,180,213.38	0.29%
2.01% - 3.00%	2,738	5.90%	218,528,921.85	12.22%
3.01% - 4.00%	6,602	14.23%	405,231,690.99	22.66%
4.01% - 5.00%	27,215	58.66%	886,002,991.72	49.55%
5.01% - 6.00%	5,217	11.24%	143,630,873.86	8.03%
6.01% - 7.00%	2,850	6.14%	93,680,229.78	5.24%
7.01% +	1,715	3.70%	35,380,209.00	1.98%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,609	37.95%	272,654,930.98	15.25%
20.01% - 30.00%	7,891	17.01%	274,693,257.52	15.36%
30.01% - 40.00%	6,620	14.27%	304,263,101.38	17.02%
40.01% - 50.00%	5,440	11.73%	302,490,736.07	16.92%
50.01% - 60.00%	3,807	8.21%	241,981,534.10	13.53%
60.01% - 70.00%	2,691	5.80%	189,509,323.02	10.60%
70.01% - 80.00%	1,561	3.36%	118,857,705.90	6.65%
80.01% - 90.00%	317	0.68%	24,926,140.96	1.39%
90.01% - 100.00%	110	0.24%	8,343,359.09	0.47%
100.00% +	350	0.75%	50,322,858.82	2.81%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,394	37.49%	282,423,937.28	15.80%
20.01% - 30.00%	9,267	19.97%	320,214,524.56	17.91%
30.01% - 40.00%	7,374	15.89%	340,591,846.36	19.05%
40.01% - 50.00%	4,901	10.56%	284,474,479.21	15.91%
50.01% - 60.00%	3,408	7.35%	221,335,225.00	12.38%
60.01% - 70.00%	2,350	5.07%	176,067,567.13	9.85%
70.01% - 80.00%	1,250	2.69%	101,602,512.07	5.68%
80.01% - 90.00%	228	0.49%	26,335,706.61	1.47%
90.01% - 100.00%	111	0.24%	18,080,570.67	1.01%
100.00% +	113	0.24%	16,916,578.96	0.95%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,567	5.53%	39,267,924.14	2.20%
20.01% - 30.00%	3,832	8.26%	82,976,331.18	4.64%
30.01% - 40.00%	5,574	12.01%	148,971,562.11	8.33%
40.01% - 50.00%	6,936	14.95%	224,563,605.31	12.56%
50.01% - 60.00%	7,436	16.03%	287,024,996.01	16.05%
60.01% - 70.00%	6,702	14.45%	299,989,222.18	16.78%
70.01% - 80.00%	6,782	14.62%	333,123,822.04	18.63%
80.01% - 90.00%	3,326	7.17%	157,480,807.66	8.81%
90.01% - 100.00%	2,033	4.38%	121,643,847.53	6.80%
100.00% +	1,208	2.60%	93,000,829.68	5.20%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,051	41.06%	891,452,742.98	49.86%
Thessaloniki	6,553	14.12%	231,503,321.55	12.95%
Macedonia	5,233	11.28%	142,124,564.54	7.95%
Peloponnese	3,419	7.37%	111,669,180.43	6.25%
Thessaly	3,342	7.20%	99,204,462.73	5.55%
Stereia Ellada	2,500	5.39%	76,539,679.00	4.28%
Creta Island	1,854	4.00%	69,778,105.16	3.90%
Ionian Islands	727	1.57%	28,012,557.59	1.57%
Thrace	1,214	2.62%	37,534,213.42	2.10%
Epirus	1,376	2.97%	42,171,324.86	2.36%
Aegean Islands	1,127	2.43%	58,052,795.59	3.25%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,094	2.36%	80,335,140.36	4.49%
12 - 24	1,937	4.17%	134,542,746.67	7.52%
24 - 36	2,171	4.68%	138,922,365.97	7.77%
36 - 60	1,055	2.27%	60,129,832.18	3.36%
60 - 96	1,373	2.96%	64,903,017.16	3.63%
over 96	38,766	83.55%	1,309,209,845.50	73.22%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.01%	63,576.83	0.00%
5 - 10 years	371	0.80%	8,019,937.27	0.45%
10 - 15 years	3,234	6.97%	60,878,403.82	3.40%
15 - 20 years	7,610	16.40%	188,729,477.26	10.56%
20 - 25 years	9,884	21.30%	346,721,141.20	19.39%
25 - 30 years	16,847	36.31%	675,165,706.22	37.76%
30 - 35 years	3,968	8.55%	230,912,545.51	12.91%
35 years +	4,477	9.65%	277,552,159.72	15.52%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	35,975	77.54%	1,307,465,146.26	73.12%
Houses	10,421	22.46%	480,577,801.58	26.88%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,430	20.33%	364,392,537.03	20.38%
Purchase	25,952	55.94%	1,094,457,656.02	61.21%
Repair	8,582	18.50%	259,982,912.23	14.54%
Construction (re-mortgage)	86	0.19%	5,348,404.43	0.30%
Purchase (re-mortgage)	510	1.10%	24,556,334.64	1.37%
Repair (re-mortgage)	252	0.54%	10,880,823.97	0.61%
Equity Release	1,584	3.41%	28,424,279.52	1.59%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	46,272	99.73%	1,774,050,865.75	99.22%
Balloon	124	0.27%	13,992,082.09	0.78%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	38,979	84.01%	1,319,613,113.12	73.80%
Fixed Converting to Floating	7,327	15.79%	466,842,636.18	26.11%
Fixed to Maturity	90	0.19%	1,587,198.54	0.09%
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%

Fixed rate assets 26.20%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	522	1.34%	22,395,426.71	1.70%	
Euribor 1 Month	75	0.19%	2,486,939.65	0.19%	
Euribor 3 Months	366	0.94%	15,009,833.71	1.14%	
Eurobank OEK's Rate	74	0.19%	1,087,695.60	0.08%	
Originator Rate	9,784	25.10%	181,034,595.04	13.72%	
Saron 1M ISDA (CHF)	94	0.24%	7,176,299.54	0.54%	
Saron 3M ISDA (CHF)	28	0.07%	2,005,779.89	0.15%	
ESTR 1M ISDA (EUR)	26	0.07%	317,455.45	0.02%	
Cap ECB Tracker	17,177	44.07%	560,961,305.70	42.51%	
Cap Saron ISDA (CHF)	2,901	7.44%	219,950,014.30	16.67%	
Cap Euribor 3 Months	6,565	16.84%	252,240,125.12	19.11%	
Cap Euribor 1 Month	1,320	3.39%	54,407,352.77	4.12%	
Other	47	0.12%	540,289.64	0.04%	
Grand Total	38,979	100.00%	1,319,613,113.12	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	31	0.42%	1,240,295.32	0.27%	
Euribor 1 Month	21	0.29%	937,275.03	0.20%	
Euribor 3 Months	7,246	98.89%	463,840,757.07	99.36%	
Originator Rate	29	0.40%	824,308.76	0.18%	
Grand Total	7,327	100.00%	466,842,636.18	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	98	1.34%	5,744,746.41	1.23%	
1 Jan 2026 - 31 Dec 2030	1,823	24.88%	103,174,912.39	22.10%	
1 Jan 2031 - 31 Dec 2035	1,553	21.20%	100,035,942.14	21.43%	
1 Jan 2036 - 31 Dec 2040	1,411	19.26%	86,106,274.45	18.44%	
1 Jan 2041 +	2,442	33.33%	171,780,760.79	36.80%	
Grand Total	7,327	100.00%	466,842,636.18	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	46,396	100.00%	1,788,042,947.84	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	46,396	100.00%	1,788,042,947.84	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	38,028	81.96%	1,592,918,359.18	89.09%	
Y	8,368	18.04%	195,124,588.66	10.91%	
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	44,653	96.24%	1,684,324,770.53	94.20%	
Y	1,743	3.76%	103,718,177.32	5.80%	
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	46,396	100.00%	1,788,042,947.84	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	42,646	91.92%	1,697,116,045.64	94.91%	
Y	3,750	8.08%	90,926,902.20	5.09%	
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	44,283	95.45%	1,701,062,976.05	95.14%	
Second home/Holiday houses	1,918	4.13%	78,704,554.12	4.40%	
Buy-to-let/Non-Owner occupied	91	0.20%	4,765,343.43	0.27%	
Other	104	0.22%	3,510,074.24	0.20%	
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	11,492	24.77%	507,781,325.28	28.40%	
Other Private Employees	7,883	16.99%	348,201,008.79	19.47%	
Civil Servant	6,029	12.99%	206,092,769.52	11.53%	
Pensioner	7,921	17.07%	193,806,529.68	10.84%	
Other Self Employed	2,341	5.05%	132,534,020.29	7.41%	
Civil Servant - Policeman	1,693	3.65%	74,692,017.95	4.18%	
Teacher	1,715	3.70%	53,278,558.81	2.98%	
Unemployed	1,720	3.71%	52,180,062.90	2.92%	
Military Personnel	1,164	2.51%	47,653,493.51	2.67%	
Salesman	1,074	2.31%	39,255,088.89	2.20%	
Civil Servant - Primary School Teachers	1,329	2.86%	36,393,897.88	2.04%	
Lawyers - Jurists	439	0.95%	28,941,079.23	1.62%	
Accountant	511	1.10%	23,239,031.60	1.30%	
Housewife	690	1.49%	23,090,679.44	1.29%	
Independent Means	395	0.85%	20,903,384.07	1.17%	
Grand Total	46,396	100.00%	1,788,042,947.84	100.00%	