

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **106**

Reporting Date: **22/4/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2024	31/3/2024

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

I Programme Details as of 20/3/2024

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	22-Jan-24	22-Apr-24	91	Act/360	2.0000%	3,134,444.95	3,134,444.95
4	20-Feb-24	20-May-24	62	Act/360	2.0000%	2,135,555.90	
6	22-Jan-24	22-Apr-24	91	Act/360	2.0000%	3,033,333.03	3,033,333.03
7	20-Feb-24	20-May-24	62	Act/360	2.0000%	2,066,666.46	

Fixed rate liabilities **0.00%**
WAL of liabilities **1.83**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 29/2/2024			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	456,567,564.43	2,282,305,045.29	2,749,812,278.99	460,440,488.58	2,299,735,732.07	2,782,681,493.11
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	455,564,784.53	2,277,511,947.73	2,743,992,374.24	460,440,488.58	2,296,489,541.55	2,779,435,302.59
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	441,791,870.92	2,256,766,327.46	2,709,143,831.99	422,913,161.28	2,244,990,995.86	2,688,575,180.13
A.4	Aggregate Original Principal O/S balance	584,796,307.65	3,650,502,529.98	4,235,298,837.63	593,860,457.25	3,670,764,847.30	4,264,625,304.55
A.5	Average Current Principal O/S balance	98,334.60	42,834.45	47,471.94	98,722.23	42,935.16	47,790.23
A.6	Average Original Principal O/S balance	125,952.25	68,512.87	73,116.94	127,328.57	68,531.73	73,241.37
A.7	Maximum Current Principal O/S balance	959,500.19	1,585,269.24	1,585,269.24	959,500.19	1,591,017.09	1,591,017.09
A.8	Maximum Original Principal O/S balance	1,235,053.86	2,000,000.00	2,000,000.00	1,265,107.61	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,643	53,282	57,925	4,664	53,563	58,227
A.10	Weighted Average Seasoning (years)	10.00	9.41	9.51	9.96	9.34	9.45
A.11	Weighted Average Remaining Maturity (years)	18.73	18.80	18.79	18.76	18.85	18.83
A.12	Weighted Average Current Indexed LTV percent (%)	62.58	43.89	47.06	73.22	49.92	53.97
A.13	Weighted Average Current Unindexed LTV percent (%)	64.23	46.63	49.62	65.94	46.68	50.02
A.14	Weighted Average Original LTV percent (%)	72.88	63.13	64.78	73.84	63.14	64.99
A.15	Weighted Average Interest Rate - Total (%)	2.35	4.45	4.09	2.35	4.45	4.09
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.53	4.39	3.53	2.53	4.40	3.52
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.85	96.71	96.39	96.34	96.20	96.23
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.75	2.37	2.61	2.73	3.07	3.01
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.18	0.71	0.79	0.93	0.59	0.65
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.22	0.21	0.21	0.00	0.14	0.12
A.21	FX Rate	0.9766	-	0.00	0.9534	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	5,737	1,609,929.50	52,461	8,195,019.93	58,198	9,843,524.44
B.2	Partial Prepayments	8	200,992.00	140	1,114,512.72	148	1,320,320.62
B.3	Whole Prepayments	8	240,351.93	132	3,557,935.84	140	3,804,046.77
B.4	Total Principal Receipts (B1+B2+B3)	-	2,051,273.43	-	12,867,468.49	-	14,967,891.83

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	5,846	834,134.43	61,630	7,560,067.75	67,476	8,414,188.61
C.2	Interest From Overdues	2,353	2,423.85	14,648	17,392.45	17,001	19,874.38
C.3	Total Interest Receipts (C1+C2)	-	836,558.28	-	7,577,460.20	-	8,434,062.99
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,462	433,051,274.16	51,567	2,207,124,565.44	56,029	2,650,552,042.56
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	172	22,513,510.37	1,628	70,387,382.29	1,800	93,440,331.68
A.3	Totals (A1+ A2)	4,634	455,564,784.53	53,195	2,277,511,947.73	57,829	2,743,992,374.24
A.4	In Arrears Loans 90 Days To 360 Days	9	1,002,779.90	87	4,793,097.56	96	5,819,904.75
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	9	1,002,779.90	87	4,793,097.56	96	5,819,904.75

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	135	17,127,099.59	1,321	54,113,883.41	1,456	71,651,359.95
B.2	60 Days < Installment <= 89 Days	37	5,386,410.78	307	16,273,498.88	344	21,788,971.72
B.3	Total (B1+B2=A4)	172	22,513,510.37	1,628	70,387,382.29	1,800	93,440,331.68
B.4	90 Days < Installment <= 119 Days	9	1,002,779.90	87	4,793,097.56	96	5,819,904.75
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	9	1,002,779.90	87	4,793,097.56	96	5,819,904.75

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 29/2/2024					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,816,088.03	0.00	4,620,520.86	0.00	6,475,943.86
A.2	Number of Loans	0	13	0	145	0	158



Statutory Tests

as of 31/3/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,709,143,831.99
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets (other than any Liquid Assets standing to the credit of the	0.00
LB.	Liquidity Buffer Reserve Ledger	21,613,852.00
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)	2,730,757,683.99
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,988,571,583.15
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	21,613,852.00
Net Present Value of Covered Bond Liabilities	2,402,326,223.41
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,868,488,099.01
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	21,613,852.00
Net Present Value of Covered Bond Liabilities	2,324,561,238.00
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,139,844,401.61
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	21,613,852.00
Net Present Value of Covered Bond Liabilities	2,444,604,745.01
Lump Sum Amount (C * 1%)	24,400,000.00

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	85,499,039.69
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	39,740,821.92
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	21,604,444.44
Credit interest	9,407.54
Opening Balance	21,613,851.98
Required Liquidity Buffer Reserve Ledger Amount	24,671,111.11
Amount credited to the account (payment to BoNY)	3,057,259.13
Available o/s Reserve Amount	24,671,111.11

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	4,643	8.02%	467,507,233.70	17.00%
EUR	53,282	91.98%	2,282,305,045.29	83.00%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,910	29.19%	405,604,825.93	9.58%
37.501 - 75.000	20,762	35.84%	1,149,185,489.63	27.13%
75.001 - 100.000	8,545	14.75%	754,726,608.54	17.82%
100.001 - 150.000	7,237	12.49%	892,720,105.91	21.08%
150.001 - 250.000	3,426	5.91%	646,665,993.24	15.27%
250.001 - 500.000	926	1.60%	299,481,890.61	7.07%
500.001 +	119	0.21%	86,913,923.77	2.05%
Grand Total	57,925	100.00%	4,235,298,837.63	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,991	55.23%	583,326,417.42	21.21%
37.501 - 75.000	15,597	26.93%	827,215,522.48	30.08%
75.001 - 100.000	4,390	7.58%	377,539,695.41	13.73%
100.001 - 150.000	3,666	6.33%	440,109,907.63	16.01%
150.001 - 250.000	1,720	2.97%	319,798,005.22	11.63%
250.001 - 500.000	499	0.86%	159,875,575.26	5.81%
500.001 +	62	0.11%	41,947,155.57	1.53%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,159	15.81%	182,283,206.41	6.63%
2005	4,228	7.30%	160,530,940.94	5.84%
2006	5,747	9.92%	231,149,022.40	8.41%
2007	4,603	7.95%	211,547,174.34	7.69%
2008	2,478	4.28%	116,936,722.65	4.25%
2009	1,736	3.00%	74,221,617.42	2.70%
2010	2,350	4.06%	100,971,134.24	3.67%
2011	2,072	3.58%	80,178,323.55	2.92%
2012	1,613	2.78%	53,254,982.74	1.94%
2013	1,188	2.05%	38,350,672.08	1.39%
2014	524	0.90%	16,177,417.70	0.59%
2015	463	0.80%	18,632,724.14	0.68%
2016	473	0.82%	21,291,930.77	0.77%
2017	627	1.08%	28,800,045.36	1.05%
2018	798	1.38%	36,967,799.52	1.34%
2019	2,275	3.93%	150,626,187.41	5.48%
2020	7,489	12.93%	527,366,833.23	19.18%
2021	6,556	11.32%	454,020,951.18	16.51%
2022	2,673	4.61%	184,766,584.22	6.72%
2023	873	1.51%	61,738,008.68	2.25%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,536	4.38%	14,129,665.96	0.51%
2026 - 2030	11,439	19.75%	197,750,687.14	7.19%
2031 - 2035	10,555	18.22%	371,762,724.63	13.52%
2036 - 2040	10,672	18.42%	549,579,071.04	19.99%
2041 - 2045	8,299	14.33%	511,291,771.32	18.59%
2046 +	14,424	24.90%	1,105,298,358.91	40.20%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,093	10.52%	48,100,647.11	1.75%
40.01 - 60 months	3,162	5.46%	51,823,677.45	1.88%
60.01 - 90 months	6,499	11.22%	161,008,720.88	5.86%
90.01 - 120 months	4,828	8.33%	160,821,608.80	5.85%
120.01 - 150 months	5,679	9.80%	238,470,498.95	8.67%
150.01 - 180 months	5,560	9.60%	282,229,806.09	10.26%
over 180 months	26,104	45.07%	1,807,357,319.71	65.73%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	53	0.09%	6,143,745.05	0.22%
1.01% - 2.00%	1,254	2.16%	144,626,887.74	5.26%
2.01% - 3.00%	3,776	6.52%	359,323,298.43	13.07%
3.01% - 4.00%	15,171	26.19%	990,638,312.57	36.03%
4.01% - 5.00%	22,078	38.11%	737,906,619.21	26.83%
5.01% - 6.00%	8,896	15.36%	304,487,015.35	11.07%
6.01% - 7.00%	4,272	7.38%	150,115,440.26	5.46%
7.01% +	2,425	4.19%	56,570,960.38	2.06%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,888	34.33%	389,123,940.78	14.15%
20.01% - 30.00%	8,959	15.47%	373,943,627.36	13.60%
30.01% - 40.00%	8,042	13.88%	419,701,153.79	15.26%
40.01% - 50.00%	6,887	11.89%	425,269,960.85	15.47%
50.01% - 60.00%	5,265	9.09%	359,431,882.13	13.07%
60.01% - 70.00%	3,773	6.51%	287,431,598.12	10.45%
70.01% - 80.00%	2,480	4.28%	218,245,327.09	7.94%
80.01% - 90.00%	1,467	2.53%	150,816,425.49	5.48%
90.01% - 100.00%	792	1.37%	87,055,487.98	3.17%
100.00% +	372	0.64%	38,792,875.40	1.41%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,540	30.28%	317,217,837.75	11.54%
20.01% - 30.00%	9,147	15.79%	343,819,486.43	12.50%
30.01% - 40.00%	8,129	14.03%	394,889,383.29	14.36%
40.01% - 50.00%	6,798	11.74%	392,056,259.32	14.26%
50.01% - 60.00%	5,769	9.96%	390,150,215.01	14.19%
60.01% - 70.00%	5,076	8.76%	378,758,683.16	13.77%
70.01% - 80.00%	3,166	5.47%	274,197,635.22	9.97%
80.01% - 90.00%	1,254	2.16%	134,604,182.17	4.90%
90.01% - 100.00%	545	0.94%	63,483,836.74	2.31%
100.00% +	501	0.86%	60,634,759.90	2.21%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,225	7.29%	82,104,077.58	2.99%
20.01% - 30.00%	5,658	9.77%	157,667,896.87	5.73%
30.01% - 40.00%	7,225	12.47%	251,009,119.88	9.13%
40.01% - 50.00%	8,398	14.50%	348,261,185.29	12.66%
50.01% - 60.00%	8,501	14.68%	408,207,475.86	14.84%
60.01% - 70.00%	7,788	13.44%	420,758,341.94	15.30%
70.01% - 80.00%	8,202	14.16%	496,422,498.38	18.05%
80.01% - 90.00%	3,959	6.83%	272,723,986.12	9.92%
90.01% - 100.00%	2,447	4.22%	189,900,297.11	6.91%
100.00% +	1,522	2.63%	122,757,399.96	4.46%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,233	43.56%	1,423,425,093.72	51.76%
Thessaloniki	8,179	14.12%	372,383,435.85	13.54%
Macedonia	6,042	10.43%	205,457,225.18	7.47%
Peloponnese	4,147	7.16%	164,914,635.36	6.00%
Thessaly	3,798	6.56%	135,909,962.50	4.94%
Sterea Ellada	3,018	5.21%	113,993,562.22	4.15%
Creta Island	2,149	3.71%	99,530,930.16	3.62%
Ionian Islands	889	1.53%	41,518,958.40	1.51%
Thrace	1,370	2.37%	50,105,095.92	1.82%
Epirus	1,502	2.59%	51,133,851.01	1.86%
Aegean Islands	1,598	2.76%	91,439,528.67	3.33%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	411	0.71%	30,060,590.35	1.09%
12 - 24	2,411	4.16%	165,632,069.66	6.02%
24 - 36	3,661	6.32%	254,303,809.24	9.25%
36 - 60	13,077	22.58%	913,841,590.11	33.23%
60 - 96	2,108	3.64%	97,340,593.69	3.54%
over 96	36,257	62.59%	1,288,633,625.94	46.86%
Grand Total	57,925	100.00%	2,749,812,278.99	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	4	0.01%	30,879.73	0.00%
5 - 10 years	1,152	1.99%	26,778,723.47	0.97%
10 - 15 years	4,184	7.22%	121,104,138.72	4.40%
15 - 20 years	8,621	14.88%	304,062,539.77	11.06%
20 - 25 years	11,538	19.92%	493,828,589.93	17.96%
25 - 30 years	18,090	31.23%	853,333,600.04	31.03%
30 - 35 years	8,487	14.65%	621,948,935.00	22.62%
35 years +	5,849	10.10%	328,724,872.33	11.95%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,567	75.21%	1,952,744,096.59	71.01%
Houses	14,358	24.79%	797,068,182.40	28.99%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,950	18.90%	512,967,463.73	18.65%
Purchase	28,920	49.93%	1,534,048,742.09	55.79%
Repair	11,789	20.35%	490,535,726.15	17.84%
Construction (re-mortgage)	152	0.26%	10,746,475.09	0.39%
Purchase (re-mortgage)	714	1.23%	43,507,665.32	1.58%
Repair (re-mortgage)	464	0.80%	26,405,853.12	0.96%
Equity Release	4,936	8.52%	131,600,353.49	4.79%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	57,836	99.85%	2,740,978,307.07	99.68%
Balloon	89	0.15%	8,833,971.92	0.32%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	50,161	86.60%	2,280,609,362.88	82.94%
Fixed Converting to Floating	7,675	13.25%	466,543,227.73	16.97%
Fixed to Maturity	89	0.15%	2,659,688.38	0.10%
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%

Fixed rate assets **17.06%**
WAL of assets **8.07**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	553	1.10%	22,894,999.09	1.00%	
Euribor 1 Month	424	0.85%	26,331,599.84	1.15%	
Euribor 3 Months	1,952	3.89%	103,822,544.81	4.55%	
Eurobank OEK's Rate	135	0.27%	2,070,967.88	0.09%	
Originator Rate	7,859	15.67%	133,423,205.98	5.85%	
Saron 1M ISDA (CHF)	201	0.40%	23,225,016.19	1.02%	
Saron 3M ISDA (CHF)	133	0.27%	15,865,067.65	0.70%	
ESTR 1M ISDA (EUR)	75	0.15%	1,244,743.26	0.05%	
Cap ECB Tracker	13,183	26.28%	439,293,804.17	19.26%	
Cap Euribor 1 Month	4,305	8.58%	247,024,187.28	10.83%	
Cap Euribor 3 Months	17,043	33.98%	838,789,611.28	36.78%	
Cap Saron ISDA (CHF)	4,262	8.50%	425,974,101.83	18.68%	
Other	36	0.07%	649,513.61	0.03%	
Grand Total	50,161	100.00%	2,280,609,362.88	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	41	0.53%	1,589,637.10	0.34%	
Euribor 1 Month	33	0.43%	1,691,537.26	0.36%	
Euribor 3 Months	7,584	98.81%	462,867,875.21	99.21%	
Originator Rate	17	0.22%	394,178.16	0.08%	
Grand Total	7,675	100.00%	466,543,227.73	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	147	1.92%	6,813,133.32	1.46%	
1 Jan 2026 - 31 Dec 2030	2,276	29.65%	121,694,804.86	26.08%	
1 Jan 2031 - 31 Dec 2035	1,748	22.78%	105,537,186.90	22.62%	
1 Jan 2036 - 31 Dec 2040	1,393	18.15%	85,222,256.58	18.27%	
1 Jan 2041 +	2,111	27.50%	147,275,846.07	31.57%	
Grand Total	7,675	100.00%	466,543,227.73	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	57,925	100.00%	2,749,812,278.99	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	57,925	100.00%	2,749,812,278.99	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	48,686	84.05%	2,442,074,421.43	88.81%	
Y	9,239	15.95%	307,737,857.56	11.19%	
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,591	97.70%	2,669,326,066.15	97.07%	
Y	1,334	2.30%	80,486,212.84	2.93%	
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,876	96.46%	2,617,526,857.50	95.19%	
S	2,049	3.54%	132,285,421.49	4.81%	
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	52,190	90.10%	2,568,925,533.46	93.42%	
Y	5,735	9.90%	180,886,745.53	6.58%	
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	55,200	95.30%	2,624,643,895.16	95.45%	
Second home/Holiday houses	2,533	4.37%	116,919,369.98	4.25%	
Buy-to-let/Non-Owner occupied	89	0.15%	3,911,501.99	0.14%	
Other	103	0.18%	4,337,511.86	0.16%	
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,682	25.35%	793,461,729.91	28.86%	
Other Private Employees	9,331	16.11%	476,271,882.79	17.32%	
Pensioner	10,477	18.09%	348,865,410.78	12.69%	
Civil Servant	5,904	10.19%	232,616,112.56	8.46%	
Other Self employed	3,177	5.48%	210,677,162.86	7.66%	
Unemployed	3,525	6.09%	155,090,667.25	5.64%	
Bank employee	1,692	2.92%	112,562,483.13	4.09%	
Civil Servant - Policeman	1,736	3.00%	82,457,703.37	3.00%	
Salesman	1,349	2.33%	58,730,774.97	2.14%	
Teacher	1,555	2.68%	56,952,465.37	2.07%	
Military Personnel	1,177	2.03%	55,897,371.74	2.03%	
Housewife	1,043	1.80%	46,731,096.92	1.70%	
Lawyers - Jurists	567	0.98%	41,595,212.37	1.51%	
Independent means	574	0.99%	38,998,194.57	1.42%	
Civil Servant - Primary School Teachers	1,136	1.96%	38,904,010.40	1.41%	
Grand Total	57,925	100.00%	2,749,812,278.99	100.00%	