

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **64**
Reporting Date: **20/5/2024**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2024	30/4/2024

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

Programme Details

as of 20/5/2024

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			

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Apr-24	22-Jul-24	28	Act/360	4.3970%	1,709,944.60	-
3	22-Apr-24	22-Jul-24	28	Act/360	4.3970%	1,709,944.60	-

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/4/2024			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	144,039,171.83	1,015,493,163.69	1,162,667,141.24	145,536,450.24	1,029,093,417.13	1,178,117,019.67
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	144,039,171.83	1,015,081,870.13	1,162,255,847.68	145,536,450.24	1,029,093,417.13	1,178,117,019.67
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	137,177,963.23	1,014,670,463.16	1,154,833,907.76	138,434,835.16	1,028,667,066.98	1,170,418,894.91
A.4	Aggregate Original Principal O/S balance	239,891,889.84	2,100,840,798.81	2,340,732,688.65	241,140,668.35	2,121,874,197.10	2,363,014,865.45
A.5	Average Current Principal O/S balance	71,732.66	34,318.80	36,795.59	72,012.10	34,438.57	36,928.10
A.6	Average Original Principal O/S balance	119,468.07	70,998.34	74,078.51	119,317.50	71,008.44	74,068.74
A.7	Maximum Current Principal O/S balance	644,876.23	944,713.47	944,713.47	646,556.76	947,926.86	947,926.86
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	2,008	29,590	31,598	2,021	29,882	31,903
A.10	Weighted Average Seasoning (years)	17.23	12.90	13.45	17.15	12.85	13.39
A.11	Weighted Average Remaining Maturity (years)	13.51	15.36	15.13	13.55	15.39	15.16
A.12	Weighted Average Current Indexed LTV percent (%)	55.55	35.24	37.81	55.92	35.33	37.94
A.13	Weighted Average Current Unindexed LTV percent (%)	53.71	38.63	40.54	54.06	38.72	40.66
A.14	Weighted Average Original LTV percent (%)	68.54	68.43	68.45	68.62	68.48	68.50
A.15	Weighted Average Interest Rate - Total (%)	2.61	4.61	4.36	2.61	4.62	4.36
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.55	4.37	3.52	2.55	4.38	3.52
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.46	91.85	92.69	98.44	96.82	97.03
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.34	6.81	6.12	1.26	2.85	2.65
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.20	1.30	1.16	0.29	0.32	0.32
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.04	0.04	0.00	0.00	0.00
A.21	FX Rate	0.9787	-	-	0.9766	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2024					
		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	2,820	1,067,412.87	41,100	7,151,719.97	43,920	8,374,779.75
B.2	Partial Prepayments	5	16,496.09	127	1,034,234.22	132	1,073,238.93
B.3	Whole Prepayments	5	325,042.62	119	3,039,857.15	124	3,431,057.90
B.4	Total Principal Receipts (B1+B2+B3)	-	1,408,951.58	-	11,225,811.34	-	12,879,076.58

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2024					
		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	2,569	320,202.34	38,142	4,182,375.88	40,711	4,509,546.96
C.2	Interest From Overdues	986	1,170.65	8,054	8,909.78	9,040	10,105.91
C.3	Total Interest Receipts (C1+C2)	-	321,372.99	-	4,191,285.66	49,751	4,519,652.87
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/4/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,974	141,826,269.32	25,687	932,723,225.01	27,661	1,077,636,139.41
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	34	2,212,902.51	3,884	82,358,645.12	3,918	84,619,708.28
A.3	Totals (A1+ A2)	2,008	144,039,171.83	29,571	1,015,081,870.13	31,579	1,162,255,847.68
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	19	411,293.56	19	411,293.56
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	19	411,293.56	19	411,293.56

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/4/2024					
		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	1,930,944.68	3,264	69,143,894.61	3,290	71,116,863.53
B.2	60 Days < Installment <= 89 Days	8	281,957.83	620	13,214,750.51	628	13,502,844.75
B.3	Total (B1+B2=A4)	34	2,212,902.51	3,884	82,358,645.12	3,918	84,619,708.28
B.4	90 Days < Installment <= 119 Days	0	0.00	19	411,293.56	19	411,293.56
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	19	411,293.56	19	411,293.56

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/4/2024					
		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	103,395.63	0.00	2,381,132.79	0.00	2,486,778.68
A.2	Number of Loans	0	6	0	162	0	168

Statutory Tests

as of 30/4/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,154,833,907.76
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	22,414,028.79
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)	1,177,247,936.55
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,281,738,547.13
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	22,414,028.79
Net Present Value of Covered Bond Liabilities	1,012,305,873.02
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,214,371,263.91
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	22,414,028.79
Net Present Value of Covered Bond Liabilities	1,008,804,920.09
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,363,068,385.43
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	22,414,028.79
Net Present Value of Covered Bond Liabilities	1,016,423,307.44
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	47,734,254.98
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	41,047,123.90
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)	22,414,028.77
Credit interest	69,691.22
Opening Balance	22,483,719.99
Required Liquidity Buffer Reserve Ledger Amount	21,460,142.88
Amount credited to the account (payment to BoNY)	-1,023,577.11
Available o/s Reserve Amount	21,460,142.88

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	2,008	6.35%	147,173,977.55	12.66%
EUR	29,590	93.65%	1,015,493,163.69	87.34%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,322	26.34%	201,015,803.84	8.59%
37.501 - 75.000	11,885	37.61%	674,581,111.98	28.82%
75.001 - 100.000	4,976	15.75%	444,015,651.37	18.97%
100.001 - 150.000	4,264	13.49%	529,671,118.17	22.63%
150.001 - 250.000	1,681	5.32%	318,147,835.26	13.59%
250.001 - 500.000	418	1.32%	135,945,425.37	5.81%
500.001 +	52	0.16%	37,355,742.66	1.60%
Grand Total	31,598	100.00%	2,340,732,688.65	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	20,657	65.37%	337,608,031.96	29.04%
37.501 - 75.000	7,217	22.84%	380,340,473.48	32.71%
75.001 - 100.000	1,858	5.88%	160,126,126.81	13.77%
100.001 - 150.000	1,257	3.98%	150,448,277.98	12.94%
150.001 - 250.000	474	1.50%	87,229,398.88	7.50%
250.001 - 500.000	123	0.39%	38,869,270.66	3.34%
500.001 +	12	0.04%	8,045,561.47	0.69%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,407	26.61%	168,866,261.85	14.52%
2005	2,820	8.92%	102,558,094.36	8.82%
2006	4,090	12.94%	162,161,052.58	13.95%
2007	3,210	10.16%	139,218,590.58	11.97%
2008	1,853	5.86%	82,001,240.74	7.05%
2009	1,451	4.59%	48,433,405.09	4.17%
2010	1,631	5.16%	53,415,778.15	4.59%
2011	1,060	3.35%	33,094,798.86	2.85%
2012	912	2.89%	27,602,827.91	2.37%
2013	643	2.03%	17,272,361.75	1.49%
2014	294	0.93%	8,256,581.52	0.71%
2015	168	0.53%	6,766,339.99	0.58%
2016	176	0.56%	8,329,139.72	0.72%
2017	300	0.95%	13,928,005.31	1.20%
2018	474	1.50%	22,025,217.50	1.89%
2019	339	1.07%	16,682,217.95	1.43%
2020	377	1.19%	21,509,410.17	1.85%
2021	1,407	4.45%	91,596,493.24	7.88%
2022	1,256	3.97%	86,319,688.43	7.42%
2023	730	2.31%	52,629,635.54	4.53%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,570	8.13%	11,866,411.14	1.02%
2026 - 2030	9,607	30.40%	161,668,566.45	13.90%
2031 - 2035	7,138	22.59%	243,564,560.36	20.95%
2036 - 2040	5,269	16.68%	262,433,638.08	22.57%
2041 - 2045	3,063	9.69%	185,635,913.19	15.97%
2046 +	3,951	12.50%	297,498,052.02	25.59%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,616	17.77%	42,598,363.93	3.66%
40.01 - 60 months	2,602	8.23%	42,079,903.47	3.62%
60.01 - 90 months	5,411	17.12%	131,188,425.46	11.28%
90.01 - 120 months	3,732	11.81%	120,119,763.44	10.33%
120.01 - 150 months	3,097	9.80%	133,090,045.88	11.45%
150.01 - 180 months	2,972	9.41%	150,113,512.73	12.91%
over 180 months	8,168	25.85%	543,477,126.33	46.74%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	2	0.01%	104,812.64	0.01%
1.01% - 2.00%	39	0.12%	3,935,087.93	0.34%
2.01% - 3.00%	1,783	5.64%	137,295,162.43	11.81%
3.01% - 4.00%	4,414	13.97%	268,904,265.83	23.13%
4.01% - 5.00%	18,162	57.48%	556,255,358.27	47.84%
5.01% - 6.00%	3,575	11.31%	99,978,782.98	8.60%
6.01% - 7.00%	2,115	6.69%	67,105,984.66	5.77%
7.01% +	1,508	4.77%	29,087,686.49	2.50%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,052	47.64%	247,331,859.23	21.27%
20.01% - 30.00%	5,677	17.97%	219,965,320.94	18.92%
30.01% - 40.00%	4,351	13.77%	226,366,290.64	19.47%
40.01% - 50.00%	2,987	9.45%	191,292,351.48	16.45%
50.01% - 60.00%	1,936	6.13%	136,009,073.71	11.70%
60.01% - 70.00%	946	2.99%	72,686,140.45	6.25%
70.01% - 80.00%	349	1.10%	30,244,706.62	2.60%
80.01% - 90.00%	109	0.34%	10,686,833.58	0.92%
90.01% - 100.00%	78	0.25%	10,581,646.33	0.91%
100.00% +	113	0.36%	17,502,918.27	1.51%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,021	41.21%	197,407,029.89	16.98%
20.01% - 30.00%	6,356	20.12%	218,826,786.72	18.82%
30.01% - 40.00%	4,627	14.64%	216,186,210.96	18.59%
40.01% - 50.00%	3,083	9.76%	184,567,658.87	15.87%
50.01% - 60.00%	2,091	6.62%	138,736,105.31	11.93%
60.01% - 70.00%	1,408	4.46%	105,378,907.55	9.06%
70.01% - 80.00%	766	2.42%	66,816,429.55	5.75%
80.01% - 90.00%	129	0.41%	15,655,286.01	1.35%
90.01% - 100.00%	60	0.19%	9,898,841.67	0.85%
100.00% +	57	0.18%	9,193,884.72	0.79%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,019	6.39%	27,583,924.50	2.37%
20.01% - 30.00%	2,762	8.74%	55,374,298.80	4.76%
30.01% - 40.00%	3,880	12.28%	98,814,009.42	8.50%
40.01% - 50.00%	4,504	14.25%	140,298,230.53	12.07%
50.01% - 60.00%	4,928	15.60%	182,544,801.22	15.70%
60.01% - 70.00%	4,379	13.86%	192,081,144.09	16.52%
70.01% - 80.00%	4,598	14.55%	219,838,630.38	18.91%
80.01% - 90.00%	2,333	7.38%	104,068,848.50	8.95%
90.01% - 100.00%	1,421	4.50%	82,841,440.90	7.13%
100.00% +	774	2.45%	59,221,812.91	5.09%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,845	40.65%	573,784,474.56	49.35%
Thessaloniki	4,365	13.81%	149,327,320.24	12.84%
Macedonia	3,590	11.36%	92,310,978.89	7.94%
Peloponnese	2,399	7.59%	74,695,646.42	6.42%
Thessaly	2,231	7.06%	64,098,557.57	5.51%
Sterea Ellada	1,789	5.66%	52,274,030.57	4.50%
Creta Island	1,312	4.15%	46,970,113.49	4.04%
Ionian Islands	482	1.53%	17,554,900.98	1.51%
Thrace	830	2.63%	24,999,858.42	2.15%
Epirus	959	3.04%	27,509,789.59	2.37%
Aegean Islands	796	2.52%	39,141,470.48	3.37%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	366	1.16%	28,219,510.50	2.43%
12 - 24	1,237	3.91%	86,473,349.83	7.44%
24 - 36	1,441	4.56%	92,772,419.06	7.98%
36 - 60	943	2.98%	55,652,602.93	4.79%
60 - 96	1,024	3.24%	47,917,383.96	4.12%
over 96	26,587	84.14%	851,631,874.96	73.25%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	3	0.01%	30,123.13	0.00%
5 - 10 years	255	0.81%	4,845,026.54	0.42%
10 - 15 years	2,414	7.64%	42,713,321.34	3.67%
15 - 20 years	5,420	17.15%	126,716,601.19	10.90%
20 - 25 years	6,563	20.77%	223,346,782.85	19.21%
25 - 30 years	11,671	36.94%	446,412,964.64	38.40%
30 - 35 years	2,564	8.11%	145,134,259.35	12.48%
35 years +	2,708	8.57%	173,468,062.21	14.92%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	24,371	77.13%	846,087,653.69	72.77%
Houses	7,227	22.87%	316,579,487.55	27.23%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,589	20.85%	242,652,614.38	20.87%
Purchase	17,651	55.86%	712,691,482.29	61.30%
Repair	5,261	16.65%	154,465,744.19	13.29%
Construction (re-mortgage)	55	0.17%	3,177,248.01	0.27%
Purchase (re-mortgage)	341	1.08%	15,558,374.20	1.34%
Repair (re-mortgage)	163	0.52%	6,959,549.27	0.60%
Equity Release	1,538	4.87%	27,162,128.90	2.34%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,520	99.75%	1,153,176,321.91	99.18%
Balloon	78	0.25%	9,490,819.33	0.82%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	26,685	84.45%	853,242,777.30	73.39%
Fixed Converting to Floating	4,849	15.35%	308,145,099.89	26.50%
Fixed to Maturity	64	0.20%	1,279,264.06	0.11%
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	395	1.48%	16,667,250.98	1.95%	
Euribor 1 Month	54	0.20%	1,776,167.02	0.21%	
Euribor 3 Months	307	1.15%	11,642,968.06	1.36%	
Eurobank OEK's Rate	50	0.19%	688,468.50	0.08%	
Originator Rate	7,676	28.77%	137,164,136.55	16.08%	
Saron 1M ISDA (CHF)	71	0.27%	5,325,326.73	0.62%	
Saron 3M ISDA (CHF)	21	0.08%	1,628,118.51	0.19%	
ESTR 1M ISDA (EUR)	19	0.07%	182,671.14	0.02%	
Cap ECB Tracker	10,682	40.03%	333,492,806.99	39.09%	
Cap Saron ISDA (CHF)	1,878	7.04%	137,726,734.82	16.14%	
Cap Euribor 3 Months	4,592	17.21%	170,916,966.66	20.03%	
Cap Euribor 1 Month	912	3.42%	35,737,621.47	4.19%	
Other	28	0.10%	293,539.86	0.03%	
Grand Total	26,685	100.00%	853,242,777.30	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	23	0.47%	819,173.01	0.27%	
Euribor 1 Month	16	0.33%	629,962.22	0.20%	
Euribor 3 Months	4,795	98.89%	306,229,060.87	99.38%	
Originator Rate	15	0.31%	466,903.79	0.15%	
Grand Total	4,849	100.00%	308,145,099.89	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	58	1.20%	3,811,426.50	1.24%	
1 Jan 2026 - 31 Dec 2030	1,237	25.51%	69,900,827.89	22.68%	
1 Jan 2031 - 31 Dec 2035	1,086	22.40%	68,921,842.14	22.37%	
1 Jan 2036 - 31 Dec 2040	935	19.28%	56,136,114.30	18.22%	
1 Jan 2041 +	1,533	31.61%	109,374,889.06	35.49%	
Grand Total	4,849	100.00%	308,145,099.89	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	31,598	100.00%	1,162,667,141.24	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	31,598	100.00%	1,162,667,141.24	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	26,612	84.22%	1,060,457,658.41	91.21%	
Y	4,986	15.78%	102,209,482.83	8.79%	
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	30,430	96.30%	1,095,095,538.47	94.19%	
Y	1,168	3.70%	67,571,602.77	5.81%	
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	31,598	100.00%	1,162,667,141.24	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	29,598	93.67%	1,115,873,826.13	95.98%	
Y	2,000	6.33%	46,793,315.11	4.02%	
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	30,243	95.71%	1,108,770,483.62	95.36%	
Second home/Holiday houses	1,217	3.85%	48,011,945.92	4.13%	
Buy-to-let/Non-Owner occupied	60	0.19%	3,324,793.50	0.29%	
Other	78	0.25%	2,559,918.20	0.22%	
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	7,724	24.44%	328,700,191.87	28.27%	
Other Private Employees	5,169	16.36%	224,770,644.81	19.33%	
Civil Servant	4,219	13.35%	135,845,314.36	11.68%	
Pensioner	5,555	17.58%	125,720,198.06	10.81%	
Other Self Employed	1,572	4.97%	83,365,867.73	7.17%	
Civil Servant - Policeman	1,157	3.66%	50,426,444.46	4.34%	
Teacher	1,228	3.89%	36,270,213.74	3.12%	
Unemployed	1,121	3.55%	32,633,111.08	2.81%	
Military Personnel	774	2.45%	30,937,919.75	2.66%	
Salesman	705	2.23%	25,499,068.36	2.19%	
Civil Servant - Primary School Teachers	971	3.07%	24,180,025.00	2.08%	
Lawyers - Jurists	282	0.89%	18,248,891.71	1.57%	
Housewife	350	1.11%	15,802,686.41	1.36%	
Accountant	488	1.54%	15,615,276.25	1.34%	
Independent Means	283	0.90%	14,651,287.66	1.26%	
Grand Total	31,598	100.00%	1,162,667,141.24	100.00%	