

EUROBANK S.A.

Covered Bond III Programme
 Investor Report

 Report No: **63**
 Reporting Date: **22/04/2024**

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**
Programme Details

as of 22/04/2024

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 0,00%
 WAL of liabilities 2,35

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Jan-24	22-Apr-24	91	Act/360	4.4700%	5,649,583.94	5,649,583.94
3	22-Jan-24	22-Apr-24	91	Act/360	4.4700%	5,649,583.94	5,649,583.94

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

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/3/2024			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	145,536,450.24	1,029,093,417.13	1,178,117,019.67	147,420,514.42	1,040,951,181.93	1,195,577,272.15
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	145,536,450.24	1,029,093,417.13	1,178,117,019.67	147,420,514.42	1,040,416,431.23	1,195,042,521.45
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	138,434,835.16	1,028,667,066.98	1,170,418,894.91	135,727,556.88	1,038,880,297.25	1,181,241,905.05
A.4	Aggregate Original Principal O/S balance	241,140,668.35	2,121,874,197.10	2,363,014,865.45	243,986,901.18	2,143,360,687.39	2,387,347,588.57
A.5	Average Current Principal O/S balance	72,012.10	34,438.57	36,928.10	72,158.84	34,483.43	37,095.17
A.6	Average Original Principal O/S balance	119,317.50	71,008.44	74,068.74	119,425.80	71,002.77	74,072.22
A.7	Maximum Current Principal O/S balance	646,556.76	947,926.86	947,926.86	648,281.41	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	2,021	29,882	31,903	2,043	30,187	32,230
A.10	Weighted Average Seasoning (years)	17.15	12.85	13.39	17.07	12.78	13.34
A.11	Weighted Average Remaining Maturity (years)	13.55	15.39	15.16	13.57	15.44	15.20
A.12	Weighted Average Current Indexed LTV percent (%)	55.92	35.33	37.94	65.39	39.96	43.25
A.13	Weighted Average Current Unindexed LTV percent (%)	54.06	38.72	40.66	55.48	38.84	40.99
A.14	Weighted Average Original LTV percent (%)	68.62	68.48	68.50	68.72	68.49	68.52
A.15	Weighted Average Interest Rate - Total (%)	2.61	4.62	4.36	2.61	4.62	4.36
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.55	4.38	3.52	2.55	4.38	3.51
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.44	96.82	97.03	98.36	91.96	92.79
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.26	2.85	2.65	1.56	7.04	6.33
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.29	0.32	0.32	0.08	0.95	0.84
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	0.00	0.00	0.05	0.04
A.21	FX Rate	0.9766	-	-	0.9534	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2024					
		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	2,832	1,053,592.05	33,706	6,130,826.73	36,538	7,331,317.56
B.2	Partial Prepayments	7	198,728.07	95	837,761.13	102	1,056,562.53
B.3	Whole Prepayments	7	303,231.83	105	2,577,040.57	112	2,942,020.04
B.4	Total Principal Receipts (B1+B2+B3)	-	1,555,551.95	-	9,545,628.43	-	11,329,900.13

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2024					
		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	2,411	318,592.91	31,269	3,710,894.57	33,680	4,037,121.18
C.2	Interest From Overdues	996	1,155.76	6,884	7,152.08	7,880	8,335.53
C.3	Total Interest Receipts (C1+C2)	-	319,748.67	-	3,718,046.65	41,560	4,045,456.72
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)						

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/3/2024					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,986	143,273,295.44	28,570	996,399,400.88	30,556	1,143,105,621.89
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	2,263,154.80	1,312	32,694,016.25	1,347	35,011,397.78
A.3	Totals (A1+ A2)	2,021	145,536,450.24	29,882	1,029,093,417.13	31,903	1,178,117,019.67
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	0	0.00	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	0	0.00	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/3/2024					
		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	25	1,840,604.43	1,205	29,354,830.37	1,230	31,239,536.93
B.2	60 Days < Installment <= 89 Days	10	422,550.37	107	3,339,185.88	117	3,771,860.84
B.3	Total (B1+B2=A4)	35	2,263,154.80	1,312	32,694,016.25	1,347	35,011,397.78
B.4	90 Days < Installment <= 119 Days	0	0.00	0	0.00	0	0.00
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	0	0.00	0	0.00

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/3/2024					
		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	323,239.44	0.00	2,378,799.63	0.00	2,709,784.11
A.2	Number of Loans	0	15	0	191	0	206

Statutory Tests

as of 31/3/2024

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,170,418,894.91
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	22,085,499.89
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)	1,192,504,394.80
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,306,485,719.85
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	22,085,499.89
Net Present Value of Covered Bond Liabilities	1,020,799,401.05
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,249,111,182.66
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	22,085,499.89
Net Present Value of Covered Bond Liabilities	1,020,351,740.84
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,378,232,474.03
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	22,085,499.89
Net Present Value of Covered Bond Liabilities	1,021,862,943.00
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	49,211,112.57
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	42,070,233.80
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)	22,085,499.87
Credit interest	86,728.27
Opening Balance	22,172,228.14
Required Liquidity Buffer Reserve Ledger Amount	22,414,028.77
Amount credited to the account (payment to BoNY)	241,800.63
Available o/s Reserve Amount	22,414,028.77

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	2,021	6.33%	149,023,602.54	12.65%
EUR	29,882	93.67%	1,029,093,417.13	87.35%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	8,420	26.39%	203,285,258.16	8.60%
37.501 - 75.000	11,989	37.58%	680,561,479.07	28.80%
75.001 - 100.000	5,012	15.71%	447,228,253.60	18.93%
100.001 - 150.000	4,311	13.51%	535,531,859.70	22.66%
150.001 - 250.000	1,695	5.31%	320,855,836.50	13.58%
250.001 - 500.000	424	1.33%	138,193,712.40	5.85%
500.001 +	52	0.16%	37,358,466.02	1.58%
Grand Total	31,903	100.00%	2,363,014,865.45	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	20,819	65.26%	340,919,064.73	28.94%
37.501 - 75.000	7,301	22.88%	384,821,389.25	32.66%
75.001 - 100.000	1,886	5.91%	162,511,424.85	13.79%
100.001 - 150.000	1,280	4.01%	153,400,370.25	13.02%
150.001 - 250.000	481	1.51%	88,862,374.24	7.54%
250.001 - 500.000	124	0.39%	39,523,842.38	3.35%
500.001 +	12	0.04%	8,078,553.96	0.69%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,513	26.68%	172,451,745.82	14.64%
2005	2,842	8.91%	104,269,465.30	8.85%
2006	4,116	12.90%	164,099,582.82	13.93%
2007	3,233	10.13%	140,996,966.42	11.97%
2008	1,860	5.83%	82,951,477.69	7.04%
2009	1,519	4.76%	49,613,850.15	4.21%
2010	1,650	5.17%	54,378,379.03	4.62%
2011	1,066	3.34%	33,452,797.02	2.84%
2012	920	2.88%	27,829,402.12	2.36%
2013	643	2.02%	17,393,034.80	1.48%
2014	298	0.93%	8,332,772.08	0.71%
2015	169	0.53%	6,802,660.61	0.58%
2016	177	0.55%	8,370,754.63	0.71%
2017	301	0.94%	14,004,313.78	1.19%
2018	479	1.50%	22,279,920.94	1.89%
2019	340	1.07%	16,778,283.67	1.42%
2020	378	1.18%	21,678,039.02	1.84%
2021	1,409	4.42%	92,142,785.38	7.82%
2022	1,260	3.95%	87,451,005.14	7.42%
2023	730	2.29%	52,839,783.24	4.49%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	2,715	8.51%	13,385,985.60	1.14%
2026 - 2030	9,681	30.35%	165,424,165.63	14.04%
2031 - 2035	7,174	22.49%	246,963,524.23	20.96%
2036 - 2040	5,293	16.59%	265,589,977.75	22.54%
2041 - 2045	3,072	9.63%	187,425,322.87	15.91%
2046 +	3,968	12.44%	299,328,043.60	25.41%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,671	17.78%	43,344,872.45	3.68%
40.01 - 60 months	2,674	8.38%	43,261,880.09	3.67%
60.01 - 90 months	5,411	16.96%	132,251,119.82	11.23%
90.01 - 120 months	3,776	11.84%	122,594,712.34	10.41%
120.01 - 150 months	3,047	9.55%	129,698,060.90	11.01%
150.01 - 180 months	3,087	9.68%	157,498,749.62	13.37%
over 180 months	8,237	25.82%	549,467,624.43	46.64%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	2	0.01%	105,579.62	0.01%
1.01% - 2.00%	37	0.12%	3,745,680.57	0.32%
2.01% - 3.00%	1,790	5.61%	139,179,177.57	11.81%
3.01% - 4.00%	4,403	13.80%	269,570,599.44	22.88%
4.01% - 5.00%	18,369	57.58%	565,524,038.88	48.00%
5.01% - 6.00%	3,618	11.34%	101,448,012.20	8.61%
6.01% - 7.00%	2,150	6.74%	68,763,317.59	5.84%
7.01% +	1,534	4.81%	29,780,613.81	2.53%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,132	47.43%	249,258,994.72	21.16%
20.01% - 30.00%	5,723	17.94%	221,889,758.38	18.83%
30.01% - 40.00%	4,416	13.84%	229,061,855.86	19.44%
40.01% - 50.00%	3,026	9.49%	193,372,470.70	16.41%
50.01% - 60.00%	1,969	6.17%	138,295,389.45	11.74%
60.01% - 70.00%	975	3.06%	75,982,881.31	6.45%
70.01% - 80.00%	353	1.11%	30,532,435.95	2.59%
80.01% - 90.00%	106	0.33%	9,727,864.09	0.83%
90.01% - 100.00%	84	0.26%	11,747,478.39	1.00%
100.00% +	119	0.37%	18,247,890.82	1.55%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	13,103	41.07%	199,290,326.99	16.92%
20.01% - 30.00%	6,358	19.93%	219,770,855.21	18.65%
30.01% - 40.00%	4,742	14.86%	220,535,735.94	18.72%
40.01% - 50.00%	3,114	9.76%	186,016,566.22	15.79%
50.01% - 60.00%	2,113	6.62%	140,519,516.95	11.93%
60.01% - 70.00%	1,428	4.48%	107,133,071.58	9.09%
70.01% - 80.00%	790	2.48%	69,002,420.73	5.86%
80.01% - 90.00%	130	0.41%	15,578,537.34	1.32%
90.01% - 100.00%	64	0.20%	10,758,908.86	0.91%
100.00% +	61	0.19%	9,511,079.86	0.81%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	2,043	6.40%	28,112,070.80	2.39%
20.01% - 30.00%	2,784	8.73%	56,237,604.41	4.77%
30.01% - 40.00%	3,911	12.26%	99,917,740.18	8.48%
40.01% - 50.00%	4,564	14.31%	142,527,561.08	12.10%
50.01% - 60.00%	4,969	15.58%	184,793,932.84	15.69%
60.01% - 70.00%	4,426	13.87%	194,119,500.05	16.48%
70.01% - 80.00%	4,644	14.56%	222,670,115.81	18.90%
80.01% - 90.00%	2,351	7.37%	105,568,991.55	8.96%
90.01% - 100.00%	1,430	4.48%	83,897,152.41	7.12%
100.00% +	781	2.45%	60,272,350.55	5.12%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,982	40.69%	581,005,279.22	49.32%
Thessaloniki	4,402	13.80%	151,412,097.20	12.85%
Macedonia	3,624	11.36%	93,567,732.17	7.94%
Peloponnese	2,417	7.58%	75,618,128.65	6.42%
Thessaly	2,260	7.08%	64,916,728.70	5.51%
Sterea Ellada	1,811	5.68%	53,149,686.98	4.51%
Creta Island	1,322	4.14%	47,556,351.83	4.04%
Ionian Islands	485	1.52%	17,761,061.49	1.51%
Thrace	834	2.61%	25,259,510.05	2.14%
Epirus	967	3.03%	27,947,435.64	2.37%
Aegean Islands	799	2.50%	39,923,007.72	3.39%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	435	1.36%	33,236,155.74	2.82%
12 - 24	1,235	3.87%	86,609,124.52	7.35%
24 - 36	1,431	4.49%	92,375,579.68	7.84%
36 - 60	908	2.85%	53,775,037.42	4.56%
60 - 96	1,030	3.23%	48,287,458.26	4.10%
over 96	26,864	84.21%	863,833,664.05	73.32%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	3	0.01%	31,324.84	0.00%
5 - 10 years	260	0.81%	4,959,275.74	0.42%
10 - 15 years	2,493	7.81%	43,888,313.04	3.73%
15 - 20 years	5,502	17.25%	129,199,711.64	10.97%
20 - 25 years	6,608	20.71%	226,806,508.87	19.25%
25 - 30 years	11,745	36.81%	452,211,029.79	38.38%
30 - 35 years	2,570	8.06%	146,153,590.77	12.41%
35 years +	2,722	8.53%	174,867,264.98	14.84%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	24,609	77.14%	856,998,895.66	72.74%
Houses	7,294	22.86%	321,118,124.01	27.26%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,667	20.90%	246,541,516.95	20.93%
Purchase	17,811	55.83%	721,380,786.98	61.23%
Repair	5,307	16.63%	156,744,378.67	13.30%
Construction (re-mortgage)	57	0.18%	3,223,780.76	0.27%
Purchase (re-mortgage)	343	1.08%	15,687,768.75	1.33%
Repair (re-mortgage)	165	0.52%	7,026,826.90	0.60%
Equity Release	1,553	4.87%	27,511,960.65	2.34%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,822	99.75%	1,168,358,473.40	99.17%
Balloon	81	0.25%	9,758,546.27	0.83%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	27,015	84.68%	868,070,787.19	73.68%
Fixed Converting to Floating	4,827	15.13%	308,764,650.35	26.21%
Fixed to Maturity	61	0.19%	1,281,582.13	0.11%
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%

Fixed rate assets **26.32%**
WAL of assets **6.74**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	400	1.48%	16,985,650.20	1.96%	
Euribor 1 Month	56	0.21%	1,867,448.02	0.22%	
Euribor 3 Months	307	1.14%	11,806,595.34	1.36%	
Eurobank OEK's Rate	52	0.19%	720,631.49	0.08%	
Originator Rate	7,735	28.63%	139,739,861.97	16.10%	
Saron 1M ISDA (CHF)	69	0.26%	5,205,265.41	0.60%	
Saron 3M ISDA (CHF)	20	0.07%	1,575,903.65	0.18%	
ESTR 1M ISDA (EUR)	19	0.07%	207,564.84	0.02%	
Cap ECB Tracker	10,847	40.15%	339,624,989.44	39.12%	
Cap Saron ISDA (CHF)	1,896	7.02%	139,738,523.46	16.10%	
Cap Euribor 3 Months	4,661	17.25%	174,171,984.41	20.06%	
Cap Euribor 1 Month	923	3.42%	36,123,006.15	4.16%	
Other	30	0.11%	303,362.81	0.03%	
Grand Total	27,015	100.00%	868,070,787.19	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	23	0.48%	826,436.42	0.27%	
Euribor 1 Month	16	0.33%	634,386.01	0.21%	
Euribor 3 Months	4,772	98.86%	306,815,394.25	99.37%	
Originator Rate	16	0.33%	488,433.67	0.16%	
Grand Total	4,827	100.00%	308,764,650.35	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	59	1.22%	3,845,622.07	1.25%	
1 Jan 2026 - 31 Dec 2030	1,216	25.19%	68,985,269.93	22.34%	
1 Jan 2031 - 31 Dec 2035	1,081	22.39%	69,608,586.31	22.54%	
1 Jan 2036 - 31 Dec 2040	935	19.37%	56,415,298.82	18.27%	
1 Jan 2041 +	1,536	31.82%	109,909,873.22	35.60%	
Grand Total	4,827	100.00%	308,764,650.35	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	31,903	100.00%	1,178,117,019.67	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	31,903	100.00%	1,178,117,019.67	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	26,863	84.20%	1,074,440,223.84	91.20%	
Y	5,040	15.80%	103,676,795.83	8.80%	
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	30,726	96.31%	1,109,847,526.70	94.21%	
Y	1,177	3.69%	68,269,492.97	5.79%	
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	31,903	100.00%	1,178,117,019.67	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	29,877	93.65%	1,130,717,852.77	95.98%	
Y	2,026	6.35%	47,399,166.90	4.02%	
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	30,538	95.72%	1,123,745,249.21	95.38%	
Second home/Holiday houses	1,225	3.84%	48,432,573.69	4.11%	
Buy-to-let/Non-Owner occupied	62	0.19%	3,360,777.80	0.29%	
Other	78	0.24%	2,578,418.97	0.22%	
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	7,797	24.44%	332,395,296.14	28.21%	
Other Private Employees	5,225	16.38%	227,645,389.14	19.32%	
Civil Servant	4,256	13.34%	137,841,625.54	11.70%	
Pensioner	5,591	17.52%	127,095,037.14	10.79%	
Other Self Employed	1,594	5.00%	85,269,375.34	7.24%	
Civil Servant - Policeman	1,164	3.65%	50,856,530.56	4.32%	
Teacher	1,242	3.89%	36,930,329.68	3.13%	
Unemployed	1,146	3.59%	33,153,245.46	2.81%	
Military Personnel	780	2.44%	31,287,318.15	2.66%	
Salesman	708	2.22%	25,682,142.43	2.18%	
Civil Servant - Primary School Teachers	982	3.08%	24,630,920.41	2.09%	
Lawyers - Jurists	285	0.89%	18,485,562.31	1.57%	
Housewife	352	1.10%	15,815,553.69	1.34%	
Accountant	492	1.54%	15,764,648.18	1.34%	
Independent Means	289	0.91%	15,264,045.51	1.30%	
Grand Total	31,903	100.00%	1,178,117,019.67	100.00%	