

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



Report No: 117

Reporting Date: 20/3/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2025	28/2/2025

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

**I Programme Details** as of 20/3/2025

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Aa3	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-29	20-May-30
4	16-May-16	XS1410482951	Aa3	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6	11-Jul-18	XS1855456106	Aa3	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	Aa3	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	20-Jan-25	22-Apr-25	59	Act/360	2.0000%	2,032,222.55	-
4	20-Feb-25	20-May-25	28	Act/360	2.0000%	964,444.60	-
6	20-Jan-25	22-Apr-25	59	Act/360	2.0000%	1,966,666.47	-
7	20-Feb-25	20-May-25	28	Act/360	2.0000%	933,333.52	-

Fixed rate liabilities 0.00%

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 28/2/2025			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	482,283,645.60	2,204,897,905.51	2,718,293,312.79	486,339,165.18	2,221,185,367.32	2,735,884,452.07
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	479,158,426.47	2,196,327,366.68	2,706,395,949.25	484,075,274.95	2,213,980,657.40	2,726,283,837.58
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	447,303,881.25	2,169,717,649.71	2,645,876,773.89	452,054,578.40	2,187,138,134.02	2,665,553,393.20
A.4	Aggregate Original Principal O/S balance	639,481,260.69	3,569,983,543.92	4,209,464,804.61	640,184,629.29	3,586,496,386.82	4,226,681,016.11
A.5	Average Current Principal O/S balance	100,664.51	42,493.41	47,959.44	101,131.04	42,579.18	48,019.03
A.6	Average Original Principal O/S balance	133,475.53	68,801.72	74,268.51	133,122.19	68,751.61	74,184.84
A.7	Maximum Current Principal O/S balance	957,904.64	1,520,044.39	1,520,044.39	957,904.64	1,526,180.73	1,526,180.73
A.8	Maximum Original Principal O/S balance	1,349,852.38	2,000,000.00	2,000,000.00	1,341,995.27	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,791	51,888	56,679	4,809	52,166	56,975
A.10	Weighted Average Seasoning (years)	9.81	9.76	9.77	9.74	9.70	9.71
A.11	Weighted Average Remaining Maturity (years)	19.28	18.54	18.68	19.35	18.58	18.73
A.12	Weighted Average Current Indexed LTV percent (%)	69.61	44.37	49.14	69.44	44.46	49.16
A.13	Weighted Average Current Unindexed LTV percent (%)	70.60	46.86	51.34	70.43	46.95	51.37
A.14	Weighted Average Original LTV percent (%)	79.00	63.65	66.55	78.80	63.67	66.52
A.15	Weighted Average Interest Rate - Total (%)	1.61	4.17	3.69	1.81	4.25	3.79
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.77	4.16	3.03	1.99	4.22	3.18
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.21	94.75	94.65	94.23	95.17	94.99
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.93	3.78	3.81	3.94	3.45	3.54
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.22	1.07	1.10	1.37	1.06	1.12
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.65	0.39	0.44	0.47	0.32	0.35
A.21	FX Rate	0.9394	-	-	0.9449	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 28/2/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,266	1,799,002.06	56,030	8,792,071.49	62,296	10,707,125.84
B.2	Partial Prepayments	5	92,305.20	172	1,623,511.49	177	1,721,771.23
B.3	Whole Prepayments	6	460,668.71	122	2,604,704.60	128	3,095,090.71
B.4	Total Principal Receipts (B1+B2+B3)	-	2,351,975.97	-	13,020,287.58	-	15,523,987.78

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 28/2/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	5,933	719,890.98	63,444	7,452,160.16	69,377	8,218,490.78
C.2	Interest From Overdues	2,656	2,533.83	15,883	19,222.27	18,539	21,919.56
C.3	Total Interest Receipts (C1+C2)	-	722,424.81	-	7,471,382.43	-	8,240,410.33
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 28/2/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,577	454,346,058.71	48,151	2,089,203,960.42	52,728	2,572,859,547.72
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	195	24,812,367.76	3,598	107,123,406.26	3,793	133,536,401.53
A.3	Totals (A1+ A2)	4,772	479,158,426.47	51,749	2,196,327,366.68	56,521	2,706,395,949.25
A.4	In Arrears Loans 90 Days To 360 Days	19	3,125,219.13	139	8,570,538.83	158	11,897,363.54
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	19	3,125,219.13	139	8,570,538.83	158	11,897,363.54

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 28/2/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	156	18,936,829.94	3,123	83,444,824.77	3,279	103,603,255.62
B.2	60 Days < Installment <= 89 Days	39	5,875,537.82	475	23,678,581.49	514	29,933,145.91
B.3	Total (B1+B2=A4)	195	24,812,367.76	3,598	107,123,406.26	3,793	133,536,401.53
B.4	90 Days < Installment <= 119 Days	19	3,125,219.13	134	8,488,265.18	153	11,815,089.89
B.5	120 Days < Installment <= 360 Days	0	0.00	5	82,273.65	5	82,273.65
B.6	Total (B4+B5=A4)	19	3,125,219.13	139	8,570,538.83	158	11,897,363.54

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 28/2/2025					
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,694,336.98	0.00	3,500,433.48	0.00	5,304,070.89
A.2	Number of Loans	0	12	0	150	0	162

III		Statutory Tests	as of 28/2/2025
A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,645,876,773.89	
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	24,636,925.00	
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00	
<b>Nominal Value Test Result</b>			<b>Pass</b>
<b>Nominal Value</b> (A+B+LB)		2,670,513,698.89	
<b>Bonds Principal * Req.Coverage.Perc.</b> ( C * Req.Coverage Perc. )		2,562,000,000.00	
<b>Net Present Value Test</b>			<b>Pass</b>
Net Present Value of Loans		2,963,846,119.00	
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		24,636,925.00	
Net Present Value of Covered Bond Liabilities		2,434,405,771.00	
Lump Sum Amount ( C * 1% )		24,400,000.00	
<b>Parallel shift +200bps of current interest rate curve</b>			<b>Pass</b>
Net Present Value of Loans		2,837,777,167.00	
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		24,636,925.00	
Net Present Value of Covered Bond Liabilities		2,326,447,265.00	
Lump Sum Amount ( C * 1% )		24,400,000.00	
<b>Parallel shift -200bps of current interest rate curve</b>			<b>Pass</b>
Net Present Value of Loans		3,182,351,098.00	
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		24,636,925.00	
Net Present Value of Covered Bond Liabilities		2,474,712,803.00	
Lump Sum Amount ( C * 1% )		24,400,000.00	
<b>Interest Rate Coverage Test</b>			<b>Pass</b>
<i>Interest expected to be received during the 1st year on:</i>			
Adjusted Outstanding Principal Balance of the loans in the Cover Pool		67,581,826.00	
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool		0.00	
Liquidity Buffer Reserve Ledger		0.00	
<i>Interest expected to be paid during the 1st year on:</i>			
all Series of Covered Bonds then outstanding		48,800,000.00	
Under any Hedging agreements		0.00	
<b>Parameters</b>			
LTV Cap		80.00%	
Required Coverage Percentage		105.00%	
<b>Liquidity Buffer Reserve Ledger <sup>2</sup></b>			as of calculation date
Balance at closing (previous period)		24,603,333.33	
Credit interest		33,591.85	
<b>Opening Balance</b>		<b>24,636,925.18</b>	
<b>Required Liquidity Buffer Reserve Ledger Amount</b>		<b>24,603,333.33</b>	
<b>Amount credited to the account (payment to BoNY)</b>		<b>0.00</b>	
<b>Available o/s Reserve Amount</b>		<b>24,636,925.18</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

IV	Portfolio Stratifications
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LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,791	8.45%	513,395,407.28	18.89%
EUR	51,888	91.55%	2,204,897,905.51	81.11%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,425	28.98%	395,079,109.72	9.39%
37.501 - 75.000	20,170	35.59%	1,116,143,345.72	26.52%
75.001 - 100.000	8,301	14.65%	732,729,464.92	17.41%
100.001 - 150.000	7,131	12.58%	879,339,210.17	20.89%
150.001 - 250.000	3,506	6.19%	662,400,342.80	15.74%
250.001 - 500.000	1,022	1.80%	330,890,654.28	7.86%
500.001 +	124	0.22%	92,882,677.00	2.21%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>4,209,464,804.61</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,480	55.54%	561,338,830.44	20.65%
37.501 - 75.000	14,898	26.28%	790,977,455.98	29.10%
75.001 - 100.000	4,204	7.42%	361,841,030.20	13.31%
100.001 - 150.000	3,644	6.43%	438,516,351.08	16.13%
150.001 - 250.000	1,817	3.21%	339,805,082.59	12.50%
250.001 - 500.000	573	1.01%	183,428,752.26	6.75%
500.001 +	63	0.11%	42,385,810.25	1.56%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,405	14.83%	156,420,365.04	5.75%
2005	3,946	6.96%	143,034,241.99	5.26%
2006	5,519	9.74%	210,441,814.33	7.74%
2007	4,421	7.80%	193,598,453.17	7.12%
2008	2,360	4.16%	107,657,487.31	3.96%
2009	1,476	2.60%	66,857,021.18	2.46%
2010	2,177	3.84%	90,187,368.48	3.32%
2011	1,943	3.43%	71,926,154.85	2.65%
2012	1,540	2.72%	48,995,578.18	1.80%
2013	1,125	1.98%	35,136,508.67	1.29%
2014	457	0.81%	14,359,418.58	0.53%
2015	436	0.77%	17,096,306.66	0.63%
2016	444	0.78%	19,219,184.36	0.71%
2017	594	1.05%	25,936,586.25	0.95%
2018	749	1.32%	34,673,517.12	1.28%
2019	2,225	3.93%	147,905,385.12	5.44%
2020	7,613	13.43%	545,746,995.95	20.08%
2021	6,746	11.90%	472,661,693.09	17.39%
2022	2,866	5.06%	197,998,749.81	7.28%
2023	1,310	2.31%	91,285,051.86	3.36%
2024	327	0.58%	27,155,430.81	1.00%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,361	2.40%	3,696,421.55	0.14%
2026 - 2030	10,906	19.24%	152,390,256.40	5.61%
2031 - 2035	10,302	18.18%	336,752,190.78	12.39%
2036 - 2040	10,628	18.75%	531,073,160.89	19.54%
2041 - 2045	8,379	14.78%	512,059,589.46	18.84%
2046 +	15,103	26.65%	1,182,321,693.71	43.50%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,262	11.05%	42,940,365.11	1.58%
40.01 - 60 months	3,362	5.93%	56,457,969.13	2.08%
60.01 - 90 months	6,382	11.26%	155,638,349.11	5.73%
90.01 - 120 months	4,184	7.38%	144,616,213.51	5.32%
120.01 - 150 months	6,512	11.49%	274,941,467.88	10.11%
150.01 - 180 months	4,500	7.94%	238,671,592.25	8.78%
over 180 months	25,477	44.95%	1,805,027,355.79	66.40%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	411	0.73%	44,490,722.20	1.64%
1.01% - 2.00%	4,411	7.78%	484,816,839.69	17.84%
2.01% - 3.00%	1,132	2.00%	68,122,010.88	2.51%
3.01% - 4.00%	16,181	28.55%	1,041,360,689.25	38.31%
4.01% - 5.00%	24,080	42.48%	780,516,118.51	28.71%
5.01% - 6.00%	5,239	9.24%	154,535,533.33	5.69%
6.01% - 7.00%	3,836	6.77%	119,594,727.45	4.40%
7.01% +	1,389	2.45%	24,856,671.47	0.91%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,712	34.78%	375,647,823.34	13.82%
20.01% - 30.00%	8,619	15.21%	359,736,087.24	13.23%
30.01% - 40.00%	7,737	13.65%	403,786,642.99	14.85%
40.01% - 50.00%	6,578	11.61%	403,880,453.38	14.86%
50.01% - 60.00%	4,913	8.67%	334,029,395.65	12.29%
60.01% - 70.00%	3,564	6.29%	274,345,555.92	10.09%
70.01% - 80.00%	2,448	4.32%	217,678,087.53	8.01%
80.01% - 90.00%	1,366	2.41%	138,598,751.58	5.10%
90.01% - 100.00%	836	1.47%	92,823,811.66	3.41%
100.00% +	906	1.60%	117,766,703.51	4.33%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,572	31.00%	310,312,232.94	11.42%
20.01% - 30.00%	8,818	15.56%	328,477,166.76	12.08%
30.01% - 40.00%	7,667	13.53%	378,948,073.75	13.94%
40.01% - 50.00%	6,575	11.60%	378,593,889.16	13.93%
50.01% - 60.00%	5,552	9.80%	375,233,174.99	13.80%
60.01% - 70.00%	4,772	8.42%	355,359,477.47	13.07%
70.01% - 80.00%	2,902	5.12%	257,390,141.68	9.47%
80.01% - 90.00%	1,287	2.27%	135,316,988.57	4.98%
90.01% - 100.00%	694	1.22%	85,605,511.60	3.15%
100.00% +	840	1.48%	113,056,655.87	4.16%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,004	7.06%	76,678,640.18	2.82%
20.01% - 30.00%	5,472	9.65%	148,685,018.73	5.47%
30.01% - 40.00%	7,087	12.50%	241,887,705.60	8.90%
40.01% - 50.00%	8,180	14.43%	331,070,662.06	12.18%
50.01% - 60.00%	8,210	14.49%	389,517,002.62	14.33%
60.01% - 70.00%	7,499	13.23%	398,782,283.32	14.67%
70.01% - 80.00%	7,931	13.99%	482,759,062.67	17.76%
80.01% - 90.00%	3,928	6.93%	272,336,662.38	10.02%
90.01% - 100.00%	2,451	4.32%	191,915,465.11	7.06%
100.00% +	1,917	3.38%	184,660,810.14	6.79%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,769	43.70%	1,420,302,978.90	52.25%
Thessaloniki	7,920	13.97%	362,013,420.26	13.32%
Macedonia	5,926	10.46%	202,905,018.90	7.46%
Peloponnese	4,025	7.10%	160,665,482.88	5.91%
Thessaly	3,776	6.66%	133,275,857.64	4.90%
Stereia Ellada	2,925	5.16%	112,962,996.38	4.16%
Creta Island	2,101	3.71%	97,181,382.37	3.58%
Ionian Islands	879	1.55%	41,662,366.92	1.53%
Thrace	1,340	2.36%	49,691,070.84	1.83%
Epirus	1,461	2.58%	48,836,551.94	1.80%
Aegean Islands	1,557	2.75%	88,796,185.78	3.27%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	294	0.52%	24,722,240.95	0.91%
12 - 24	884	1.56%	61,605,499.70	2.27%
24 - 36	2,769	4.89%	190,777,923.33	7.02%
36 - 60	13,152	23.20%	918,689,286.32	33.80%
60 - 96	5,175	9.13%	340,026,578.87	12.51%
over 96	34,405	60.70%	1,182,471,783.63	43.50%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

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	0	0.00%	0.00	0.00%
5 - 10 years	1,092	1.93%	23,754,410.81	0.87%
10 - 15 years	3,789	6.69%	110,405,579.40	4.06%
15 - 20 years	8,098	14.29%	287,564,303.46	10.58%
20 - 25 years	11,360	20.04%	480,007,413.81	17.66%
25 - 30 years	17,893	31.57%	834,876,537.18	30.71%
30 - 35 years	8,758	15.45%	665,421,714.78	24.48%
35 years +	5,689	10.04%	316,263,353.34	11.63%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,574	75.11%	1,923,922,232.80	70.78%
Houses	14,105	24.89%	794,371,079.99	29.22%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,537	18.59%	499,864,649.39	18.39%
Purchase	28,348	50.01%	1,525,546,437.50	56.12%
Repair	11,562	20.40%	480,464,278.90	17.68%
Construction (re-mortgage)	145	0.26%	11,075,274.52	0.41%
Purchase (re-mortgage)	728	1.28%	45,485,749.38	1.67%
Repair (re-mortgage)	454	0.80%	25,864,321.09	0.95%
Equity Release	4,905	8.65%	129,992,602.02	4.78%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,641	99.93%	2,714,465,652.73	99.86%
Balloon	38	0.07%	3,827,660.06	0.14%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	48,281	85.18%	2,220,809,385.74	81.70%
Fixed Converting to Floating	8,296	14.64%	494,670,933.25	18.20%
Fixed to Maturity	102	0.18%	2,812,993.80	0.10%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

Fixed rate assets 18.30%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	587	1.22%	22,645,392.23	1.02%
Euribor 1 Month	616	1.28%	37,955,798.22	1.71%
Euribor 3 Months	2,400	4.97%	134,295,034.90	6.05%
Eurobank OEK's Rate	116	0.24%	1,678,325.70	0.08%
Originator Rate	7,321	15.16%	114,938,612.19	5.18%
Saron 1M ISDA (CHF)	255	0.53%	30,504,830.38	1.37%
Saron 3M ISDA (CHF)	188	0.39%	24,589,624.22	1.11%
ESTR 1M ISDA (EUR)	69	0.14%	1,093,706.77	0.05%
Cap ECB Tracker	12,126	25.12%	386,262,002.70	17.39%
Cap Euribor 1 Month	4,198	8.69%	237,555,578.36	10.70%
Cap Euribor 3 Months	16,052	33.25%	772,005,407.93	34.76%
Cap Saron ISDA (CHF) 1M	2,843	5.89%	283,269,313.55	12.76%
Cap Saron ISDA (CHF) 3M	1,474	3.05%	173,422,431.55	7.81%
Other	36	0.07%	593,327.04	0.03%
<b>Grand Total</b>	<b>48,281</b>	<b>100.00%</b>	<b>2,220,809,385.74</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	36	0.43%	1,304,805.87	0.26%
Euribor 1 Month	48	0.58%	2,486,365.19	0.50%
Euribor 3 Months	8,205	98.90%	490,780,017.95	99.21%
Originator Rate	7	0.08%	99,744.24	0.02%
<b>Grand Total</b>	<b>8,296</b>	<b>100.00%</b>	<b>494,670,933.25</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	87	1.05%	4,258,254.99	0.86%
1 Jan 2026 - 31 Dec 2030	2,555	30.80%	132,325,202.63	26.75%
1 Jan 2031 - 31 Dec 2035	1,998	24.08%	119,534,251.31	24.16%
1 Jan 2036 - 31 Dec 2040	1,435	17.30%	85,310,036.35	17.25%
1 Jan 2041 +	2,221	26.77%	153,243,187.97	30.98%
<b>Grand Total</b>	<b>8,296</b>	<b>100.00%</b>	<b>494,670,933.25</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,679	100.00%	2,718,293,312.79	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</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	47,706	84.17%	2,418,206,858.47	88.96%
Y	8,973	15.83%	300,086,454.33	11.04%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,446	97.82%	2,646,104,705.89	97.34%
Y	1,233	2.18%	72,188,606.90	2.66%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,588	96.31%	2,577,576,440.78	94.82%
S	2,091	3.69%	140,716,872.01	5.18%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,861	89.74%	2,535,253,594.10	93.27%
Y	5,818	10.26%	183,039,718.69	6.73%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	54,000	95.27%	2,594,577,330.21	95.45%
Second home/Holiday houses	2,493	4.40%	115,491,765.45	4.25%
Buy-to-let/Non-Owner occupied	83	0.15%	3,647,547.97	0.13%
Other	103	0.18%	4,576,669.16	0.17%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,094	24.87%	773,306,043.10	28.45%
Other Private Employees	9,474	16.72%	491,599,645.29	18.08%
Pensioner	10,430	18.40%	343,131,997.59	12.62%
Civil Servant	5,767	10.17%	228,791,130.71	8.42%
Other Self employed	3,144	5.55%	211,829,323.12	7.79%
Unemployed	3,383	5.97%	149,823,696.05	5.51%
Bank employee	1,691	2.98%	116,135,137.65	4.27%
Civil Servant - Policeman	1,658	2.93%	77,878,190.11	2.86%
Salesman	1,285	2.27%	57,039,374.62	2.10%
Teacher	1,485	2.62%	55,201,370.76	2.03%
Military Personnel	1,137	2.01%	54,692,617.44	2.01%
Housewife	992	1.75%	45,740,423.17	1.68%
Lawyers - Juurists	541	0.95%	41,001,475.43	1.51%
Independent means	535	0.94%	36,610,333.61	1.35%
Civil Servant - Primary School Teachers	1,063	1.88%	35,512,554.14	1.31%
<b>Grand Total</b>	<b>56,679</b>	<b>100.00%</b>	<b>2,718,293,312.79</b>	<b>100.00%</b>