EUROBANK S.A. Covered Bond II Programme

Investor Report
Report No:

117

Reporting Date: 20/3/2025



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

Programme Details

as of 20/3/2025

EUROBANK

Series	Issue Date ISIN Moody's R		Moody's Rating	Original Balance	Interest Rate	Maturity	
Selles	issue Date	IOIN	Woody's Railing	(in Euro)	interest Nate	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	Interes	t Period			Current	Interest Accrued	Interest Paid
Genes	Start date	End Date	Actual Days	Accrued Base	Interest Rate	interest Accided	interest i alu
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%

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

		As of	28/2/2025			Previous Report	
- A -	MORTGAGE POOL SUMMARY INFO	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 - (%) - Preferntial Rate	1.77	4.16	3.03	1.99	4.22	3.18
A.17	OS Principal of Perfoming 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	-	

	Principal Receipts For Performing	CHF		As of 28/2/2025			
-B-	Or Delinquent / In Arrears Loans			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	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

	Non-Principal Receipts For Performing			As of	28/2/2025		
-C-	Or Delinguent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
	Of Delinquent/ III Arrears Loans	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

	Portfolio Status			As of	28/2/2025		
-A-		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	4,577	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

	Breakdown of In Arrears Loans Number Of Days Past Due			As of	28/2/2025		
-B-		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	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

Г		Loan Amounts During The Period			As of	28/2/2025		
١.	Δ-		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
	•	20dil / dilodillo Dalling Tho Toriod	Replenishment	Removed Loans	Replenishment	Removed Loans	Replenishment	Removed Loans
			Loans	Itemoved Loans	Loans	Removed Loans	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

	Statutory Tests as of 28	/2/2025
A.	Adjusted Outstanding Principal Balance of loans in Cover Pool 1 2,645,876,773.89	
A.	, , , , , , , , , , , , , , , , , , ,	
В.	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	
B.	Liquidity Buffer Reserve Ledger 24,636,925.00	
C.	Principal Amount Outstanding of all Series of Covered Bonds 2,440,000,000.00	
Nor	minal Value Test Result	Pas
Non	minal Value (A+B+LB) 2,670,513,698.89	
	ds Principal * Req. Coverage. Perc. (C * Req. Coverage Perc.) 2,562,000,000.00	
Net	t Present Value Test	Pas
	2000016 440 00	
	Present Value of Loans 2,963,846,119,00	
	V of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool 0.00	
	V of Liquidity Buffer Reserve Ledger 24,636,925.00	
	Present Value of Covered Bond Liabilities 2.434,405,771.00	
Lum	np Sum Amount (C*1%) 24,400,000.00	
	Parallel shift +200bps of current interest rate curve	Pass
Mat	Present Value of Loans 2,837,777,167.00	
	rieserii value u Loaris	
	V of Liquidity Buffer Reserve Ledger 24,636,925.00	
	Present Value of Covered Bond Liabilities 2,326,447,265.00	
	24,400,000.00	
	Parallel shift -200bps of current interest rate curve	Pas
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	
	Present Value of Covered Bond Liabilities 2,474,712,803.00	
Lum	p Surn Amount (C*1%)	
Inte	erest Rate Coverage Test	Pas
Inter	rest expected to be received during the 1st year on:	
	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	
Inter	rest expected to be paid during the 1st year on:	
	all Series of Covered Bonds then outstanding 48,800,000.00	
	Under any Hedging agreements 0.00	
Para	ameters	
LTV	Cap 80.00%	
Req	uired Covereage Percentage 105.00%	
Liqu	uidity Buffer Reserve Ledger ²	as of calc
	ance at closing (previous period) 24,603,333.33	
Cred	dit interest 33,591.85	
Оре	ening Balance 24,636,925.18	
	quired Liquidity Buffer Reserve Ledger Amount 24,603,333.33	
Req	pured Enquiatly Burier Reserve Leager Amount	
	point credited to the account (payment to BoNY) 20,003,335.33 0.00	

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

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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%

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%
Grand Total	56,679	100.00%	4,209,464,804.61	100.00%

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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%

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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%

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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%

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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%

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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%

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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%

CURRENT LTV_Unindexed 0.00% - 20.00%				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
	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%
10.01% - 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%
30.01% - 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 56.679	1.48%	113,056,655.87	4.16%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%
ORIGINAL LTV				
0.00% - 20.00%	Num of Loans 4,004	% of loans 7.06%	Principal Euro Equiv. 76,678,640.18	% of Principal Euro Equiv. 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%
0.01% - 50.00%	8,180	14.43%	331,070,662.06	12.18%
0.01% - 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%
30.01% - 90.00%	3,928	6.93%	272,336,662.38	10.02%
0.01% - 100.00%	2,451	4.32%	191,915,465.11	7.06%
100.00% +	1,917	3.38%	184,660,810.14	6.79%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%
OCATION OF PROPERTY				
Attion	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica Thessaloniki	24,769	43.70%	1,420,302,978.90	52.25%
	7,920	13.97%	362,013,420.26	13.329
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%
Sterea Ellada	2,925	5.16%	112,962,996.38	4.16%
Creta Island	2,101	3.71%	97,181,382.37	3.58%
onian 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 Grand Total	1,557 56,679	2.75% 100.00%	88,796,185.78 2,718,293,312.79	3.27% 100.00%
Jrana Total	30,079	100.00 /6	2,710,293,312.79	100.007
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%
Grand Total	56,679	100.00%	2,718,293,312.79	100.00%
	Inte	rest expected to be rece	eived during the 1st year	on:
Grand Total LEGAL LOAN TERM	Inte	rest expected to be rece % of loans	eived during the 1st year of Principal Euro Equiv.	on: % of Principal Euro Equiv.
Grand Total LEGAL LOAN TERM 0 - 5 years	Num of Loans 0	rest expected to be rece % of loans 0.00%	Principal Euro Equiv.	on: % of Principal Euro Equiv. 0.00%
Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years	Num of Loans 0 1,092	rest expected to be rece % of loans 0.00% 1.93%	Principal Euro Equiv. 0.00 23,754,410.81	on: % of Principal Euro Equiv. 0.00% 0.87%
Grand Total EGAL LOAN TERM 1 - 5 years - 10 years - 15 years	Num of Loans 0 1,092 3,789	rest expected to be rece % of loans 0.00% 1.93% 6.69%	Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40	% of Principal Euro Equiv. 0.00% 0.87% 4.06%
Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years	Num of Loans 0 1,092 3,789 8,098	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29%	Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46	% of Principal Euro Equiv. 0.0879 4.069 10.589
Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years	Num of Loans 0 1,092 3,789 8,098 11,360	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04%	pived during the 1st year. Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81	on: % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669
Grand Total EGAL LOAN TERM 1 - 5 years 5 - 10 years 0 - 15 years 5 - 20 years 20 - 25 years 25 - 30 years	Num of Loans 0 1,092 3,789 8,098 11,360 17,893	rest expected to be reco % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57%	eived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18	% of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719
Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 22 - 25 years 25 - 30 years 30 - 35 years	Num of Loans 0 1,092 3,789 8,098 11,360	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04%	pived during the 1st year. Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81	% of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489
Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 36 - 35 years 36 years +	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45%	eived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78	on: % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639
Grand Total EGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 30 - 35 years 35 years + Grand Total	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04%	eived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79	% of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639
### Description	Num of Loans 0	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00%	pived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv.	% of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009
Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 25 - 20 years 25 - 30 years 25 - 30 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574	rest expected to be recc % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% % of loans 75.11%	Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.00% 0.87% 4.06% 10.58% 17.66% 30.71% 24.48% 11.63% 100.00% % of Principal Euro Equiv. 70.78%
Grand Total EGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 20 - 35 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats -louses	Num of Loans 0	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00%	pived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv.	on:
Grand Total EGAL LOAN TERM 1 - 5 years 2 - 10 years 3 - 10 years 5 - 20 years 5 - 20 years 25 - 30 years 25 - 30 years 25 years + 35 rand Total REAL ESTATE TYPE Flats Houses Grand Total	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 10.04% 100.00% % of loans 75.11% 24.89%	eived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579,40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079,99	% of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009
Grand Total EGAL LOAN TERM 1 - 5 years 2 - 10 years 3 - 10 years 5 - 20 years 5 - 20 years 25 - 30 years 25 - 30 years 25 years + 35 rand Total REAL ESTATE TYPE Flats Houses Grand Total	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 10.04% 100.00% % of loans 75.11% 24.89%	eived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579,40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079,99	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229
Grand Total EGAL LOAN TERM 1 - 5 years 5 - 10 years 0 - 15 years 5 - 20 years 10 - 25 years 10 - 25 years 10 - 25 years 10 - 35 years 15 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105 56,679	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% % of loans 75.11% 24.89% 100.00%	eived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009
## Company	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105 56,679 Num of Loans 10,537 28,348	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% % of loans 75.11% 24.89% 100.00% % of loans 18.59% 50.01%	pived during the 1st year Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129
Grand Total EGAL LOAN TERM 1 - 5 years	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105 56,679 Num of Loans 10,537 28,348 11,562	rest expected to be rece % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% % of loans 75.11% 24.89% 100.00% % of loans 18.59% 50.01% 20.40%	Principal Euro Equiv. 1,923,922,232.80 Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689
Grand Total EGAL LOAN TERM 1 - 5 years 1 - 10 years 0 - 15 years 5 - 20 years 1 - 25 years 15 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 16 - 36 years 17 - 36 years 18 years + Frand Total REAL ESTATE TYPE Flats 10 years 1	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105 56,679 Num of Loans 10,537 28,348 11,562 145	75.11% 24.89% 40 of loans % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% % of loans 75.11% 24.89% 100.00%	Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52	% of Principal Euro Equiv. % of Principal Euro Equiv. 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009
Grand Total EGAL LOAN TERM 1 - 5 years 1 - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 30 years 0 - 35 years 5 - 30 years 10 - 35 years 25 years + 5 years + 5 years + 7 years Clats COAN PURPOSE Construction Construction Construction Construction (re-mortgage) Construction (re-mortgage)	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105 56,679 Num of Loans 10,537 28,348 11,562 145 728	rest expected to be recc % of loans 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% % of loans 75.11% 24.89% 100.00% % of loans 18.59% 50.01% 20.40% 0.26% 1.28%	Principal Euro Equiv. 2,754,410,81 110,405,579,40 287,564,303,46 480,007,413,81 834,876,537,18 665,421,714,78 316,263,353,34 2,718,293,312,79 Principal Euro Equiv. 1,923,922,232,80 794,371,079,99 2,718,293,312,79 Principal Euro Equiv. 499,864,649,39 1,525,546,437,50 480,464,278,90 11,075,274,52 45,485,749,38	% of Principal Euro Equiv 0.007 0.879 4.066 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv 70.789 29.229 100.009 % of Principal Euro Equiv 10.689 0.419 1.679
Grand Total EGAL LOAN TERM D - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 20 - 25 years 20 - 25 years 20 - 25 years 20 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Repair (re-mortgage) Repair (re-mortgage)	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105 56,679 Num of Loans 10,537 28,348 11,562 145 728 454	**Section 1.00 **Sect	Principal Euro Equiv. 1,923,922,232.80 Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959
Grand Total EGAL LOAN TERM 1 - 5 years 1 - 10 years 0 - 15 years 0 - 15 years 5 - 20 years 0 - 25 years 15 - 30 years 0 - 35 years 15 - 30 years 16 - 35 years 17 years 18 years + brand Total REAL ESTATE TYPE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Requity Release	Num of Loans Num of Loans	**Section of loans** **Total color of loans** **Of loans	Principal Euro Equiv. 0.00 23,754,410.81 110,405,759.40 287,564,303.46 480,007,413.81 834,876,537.18 666,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 1,923,922,332.80 1,923,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09 129,992,602.02	% of Principal Euro Equiv % of Principal Euro Equiv 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv 70.769 29.229 100.009 % of Principal Euro Equiv 18.399 56.129 17.689 0.419 1.679 0.959 4.789
Grand Total LEGAL LOAN TERM D - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 25 - 35 years 36 - 35 years 37 - 37 years 4	Num of Loans 0 1,092 3,789 8,098 11,360 17,893 8,758 5,689 56,679 Num of Loans 42,574 14,105 56,679 Num of Loans 10,537 28,348 11,562 145 728 454	**Section 1.00 **Sect	Principal Euro Equiv. 1,923,922,232.80 Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09	% of Principal Euro Equiv. 0.009 0.879 4.066 10.589 17.669 30.719 24.489 11.639 100.009
Grand Total EGAL LOAN TERM D - 5 years	Num of Loans 0	**Test expected to be rece **N of loans** 0.00%	Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09 129,992,602.02 2,718,293,312.79	% of Principal Euro Equiv. % of Principal Euro Equiv. 10.009 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789
Grand Total LEGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 33 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Equity Release Grand Total	Num of Loans 0	**Section of loans** 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% **Section of loans** 75.11% 24.89% 100.00% **Section of loans** 8.59% 50.01% 20.40% 20.40% 20.40% 20.40% 6.865% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 100.00% 1.28% 6.865% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.66% 1.28% 6.865% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 1.00.00% **Section of loans** 8.66% 1.00.00% **Section of loans** 8.65% 1.00.00% **Section of loans**	Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09 129,992,602.02 2,718,293,312.79 Principal Euro Equiv.	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789 100.009
Grand Total EGAL LOAN TERM D - 5 years 5 - 10 years 10 - 15 years 15 - 20 years 20 - 25 years 20 - 25 years 20 - 35 years 30 - 35 years 35 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total COAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Reguity Release Grand Total NTEREST PAYMENT FREQUENCY	Num of Loans Num of Loans	**Section 1.00 **Sect	Principal Euro Equiv. Principal Euro Equiv. 23,754,410,81 110,405,579,40 287,564,303,46 480,007,413,81 834,876,537,18 665,421,714,78 316,263,353,34 2,718,293,312,79 Principal Euro Equiv. 1,923,922,232,80 794,371,079,99 2,718,293,312,79 Principal Euro Equiv. 499,864,649,39 1,525,546,437,50 480,464,278,90 11,075,274,52 45,485,749,38 25,864,321,09 129,992,602,02 2,718,293,312,79	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.066 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789 100.009 % of Principal Euro Equiv. 99.869
Grand Total EGAL LOAN TERM D - 5 years	Num of Loans 0	**Section of loans** 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% **Section of loans** 75.11% 24.89% 100.00% **Section of loans** 8.59% 50.01% 20.40% 20.40% 20.40% 20.40% 6.865% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 100.00% 1.28% 6.865% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.66% 1.28% 6.865% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 100.00% **Section of loans** 8.65% 1.00.00% **Section of loans** 8.66% 1.00.00% **Section of loans** 8.65% 1.00.00% **Section of loans**	Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09 129,992,602.02 2,718,293,312.79 Principal Euro Equiv.	% of Principal Euro Equiv. % of Principal Euro Equiv. 10.009 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789
Grand Total EGAL LOAN TERM 1 - 5 years 1 - 10 years 0 - 15 years 5 - 20 years 1 - 25 years 1 - 30 years 10 - 35 years 15 - 30 years 10 - 35 years 15 years 15 rand Total REAL ESTATE TYPE Flats Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage)	Num of Loans 0	**Section of loans** **Test expected to be rece	Principal Euro Equiv. 1,923,922,232.80 Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09 129,992,602.02 2,718,293,312.79 Principal Euro Equiv. 2,714,465,652.73 3,827,660.06	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789 100.009 % of Principal Euro Equiv. 9.9869 0.149
Grand Total EGAL LOAN TERM 1 - 5 years 1 - 10 years 0 - 15 years 5 - 20 years 0 - 25 years 5 - 20 years 10 - 25 years 5 - 30 years 10 - 35 years 5 years + 5 years 5 rand Total REAL ESTATE TYPE Talats COAN PURPOSE Construction Purchase Construction Purchase (re-mortgage)	Num of Loans 0	**Section of loans** **Test expected to be rece	Principal Euro Equiv. 1,923,922,232.80 Principal Euro Equiv. 0.00 23,754,410.81 110,405,579.40 287,564,303.46 480,007,413.81 834,876,537.18 665,421,714.78 316,263,353.34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079.99 2,718,293,312.79 Principal Euro Equiv. 499,864,649.39 1,525,546,437.50 480,464,278.90 11,075,274.52 45,485,749.38 25,864,321.09 129,992,602.02 2,718,293,312.79 Principal Euro Equiv. 2,714,465,652.73 3,827,660.06	% of Principal Euro Equiv % of Principal Euro Equiv 0.00° 0.87° 4.06° 10.58° 17.66° 30.71° 24.48° 11.63° 100.00° % of Principal Euro Equiv % of Principal Euro Equiv 18.39° 56.12° 17.68° 0.41° 1.67° 0.95° 4.78° 100.00° % of Principal Euro Equiv % of Principal Euro Equiv
Grand Total LEGAL LOAN TERM D - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 15 - 20 years 20 - 25 years 25 - 30 years 25 - 30 years 26 - 35 years 37 - 37 years 27 - 37 years 28 years + Grand Total REAL ESTATE TYPE Flats Houses Grand Total LOAN PURPOSE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage) Repair (re-mortgage) Grand Total NTEREST PAYMENT FREQUENCY FA Balloon Grand Total NTEREST RATE TYPE Floating	Num of Loans Num of Loans	**Sexpected to be rece to see the sexpected to be rece to see the see	Principal Euro Equiv. 1,923,922,232,80 2,718,293,312.79 Principal Euro Equiv. 2,714,410,81 110,405,579,4410,81 834,876,537,18 865,421,714,78 316,263,353,34 2,718,293,312,79 Principal Euro Equiv. 499,864,649,39 1,525,546,437,50 480,464,278,90 11,075,274,52 45,485,749,38 25,864,321,09 129,992,602,02 2,718,293,312,79 Principal Euro Equiv. 2,714,465,652,73 3,827,660,06 2,718,293,312,79	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 70.789 29.229 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789 100.009 % of Principal Euro Equiv. 99.869 0.144 100.009
Grand Total EGAL LOAN TERM 0 - 5 years 5 - 10 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 15 years 10 - 20 years 20 - 25 years 20 - 25 years 25 - 30 years 20 - 35 years 35 years + 35 years + 35 years 36 years + 36 years Total REAL ESTATE TYPE Construction Purchase Repair Construction (re-mortgage) Purchase (re-mortgage) Purchase (re-mortgage) Equity Release Grand Total NTEREST PAYMENT FREQUENCY FA Balloon Grand Total NTEREST RATE TYPE	Num of Loans Num of Loans	**Section of loans** **Of loans** 0.00% 1.93% 6.69% 14.29% 20.04% 31.57% 15.45% 10.04% 100.00% **Of loans** **T5.11% 24.89% 100.00% **Of loans** **Section of loans** 18.59% 50.01% 20.40% 0.26% 1.28	Principal Euro Equiv. 1,923,754,410,81 110,405,579,40 287,564,303,46 480,007,413,81 834,876,537,18 665,421,714,78 316,263,353,34 2,718,293,312.79 Principal Euro Equiv. 1,923,922,232.80 794,371,079,99 2,718,293,312.79 Principal Euro Equiv. 499,864,649,39 1,525,546,437,50 480,464,278,90 11,075,274,52 45,485,749,38 25,864,321,09 129,992,602.02 2,718,293,312.79 Principal Euro Equiv. 2,714,465,652,73 3,827,660,06 2,718,293,312.79	% of Principal Euro Equiv. % of Principal Euro Equiv. 0.009 0.879 4.069 10.589 17.669 30.719 24.489 11.639 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789 100.009 % of Principal Euro Equiv. 18.399 56.129 17.689 0.419 1.679 0.959 4.789 100.009

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
ECB Tracker	587	1.22%	22,645,392.23	1.029
Euribor 1 Month	616	1.28%	37,955,798.22	1.719
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
Grand Total	48,281	100.00%	2,220,809,385.74	100.00
INDEX TYPE (FIXED CONVERTING TO F	LOATING)			
	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
Grand Total	8,296	100.00%	494,670,933.25	100.00
FIXED CONVERTING TO FLOATING - EN		% of loans	Principal Fura Family	% of Principal Euro Equiv
1 Jan 2024 - 21 Dec 2025	Num of Loans	% of loans	Principal Euro Equiv. 4.258.254.99	
1 Jan 2024 - 31 Dec 2025	87 2.555	1.05%		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
Grand Total	8,296	100.00%	494,670,933.25	100.00
SUBSIDISED VS. NON-SUBSIDISED LOA	ANS			
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv
N	56,679	100.00%	2,718,293,312.79	100.00
Υ	0	0.00%	0.00	0.00
Grand Total	56,679	100.00%	2,718,293,312.79	100.00
SUBSIDISED LOANS				
SUBSIDISED EURNS	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		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
Grand Total	56,679	100.00%	2,718,293,312.79	100.00
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
Υ	1,233	2.18%	72,188,606.90	2.66
Grand Total	56,679	100.00%	2,718,293,312.79	100.00
0717710110				
STAFF LOANS	Ni	0/ - /	Dala da al Francisco	0/ of Dala de al Francis
NI .	Num of Loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,588	96.31%	2,577,576,440.78	94.82
S Grand Total	2,091 56,679	3.69% 100.00%	140,716,872.01 2,718,293,312.79	5.18 100.0 0
Grand Total	30,079	100.00%	2,710,293,312.79	100.00
ADD-ON LOANS				
	Num of Loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,861	89.74%	2,535,253,594.10	93.27
Y Grand Total	5,818 56,679	10.26% 100.00%	183,039,718.69 2,718,293,312.79	6.73 100.00
	50,079	100.00%	2,1 10,233,312.19	100.00
OCCUPANCY TYPES	la.	0. (1)	D	0/ (B: ::= =
	Num 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
		0.15%	3,647,547.97	0.13
Buy-to-let/Non-Owner occupied	83		4,576,669.16	0.17
Buy-to-let/Non-Owner occupied Other	103	0.18%		
Buy-to-let/Non-Owner occupied		0.18% 100.00%	2,718,293,312.79	100.00
Buy-to-let/Non-Owner occupied Other Grand Total	103 56,679	100.00%	2,718,293,312.79	
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro	103 56,679 Num of Loans	100.00% % of loans	2,718,293,312.79 Principal Euro Equiv.	% of Principal Euro Equiv
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions	103 56,679 Num of Loans	100.00% % of loans 24.87%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10	% of Principal Euro Equiv 28.45
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees	103 56,679 Num of Loans 14,094 9,474	% of loans 24.87% 16.72%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29	% of Principal Euro Equiv. 28.45 18.08
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner	Num of Loans 14,094 9,474 10,430	% of loans 24.87% 16.72% 18.40%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59	% of Principal Euro Equiv. 28.45 18.08 12.62
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant	Num of Loans 14,094 9,474 10,430 5,767	% of loans 24.87% 18.40% 10.17%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.39 228,791,130.71	% of Principal Euro Equiv 28.45 18.08 12.62 8.42
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed	Num of Loans 14,094 9,474 10,430 5,767 3,144	% of loans 24.87% 16.72% 18.40% 10.17% 5.55%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12	% of Principal Euro Equiv 28.45 18.08 12.62 8.44 7.79
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383	% of loans 24.87% 16.72% 18.40% 5.55% 5.97%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05	% of Principal Euro Equiv 28.44 18.08 12.66 8.42 7.73 5.51
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65	% of Principal Euro Equiv 28.4 18.0 12.6 8.4 7.7 5.5 4.2
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee Civil Servant - Policeman	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691 1,658	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.93%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11	% of Principal Euro Equiv 28.44 18.00 12.66 8.44 7.79 5.57 4.27 2.86
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee Civil Servant - Policeman Salesman	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691 1,658 1,285	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.93% 2.27%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11 57,039,374.62	% of Principal Euro Equiv 28.44 18.08 12.62 8.42 7.73 5.55 4.27 2.88 2.10
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee Civil Servant - Policeman Salesman	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691 1,658	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.93%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11	% of Principal Euro Equiv 28.44 18.08 12.62 8.42 7.73 5.55 4.27 2.88 2.10
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee Civil Servant - Policeman Salesman Teacher	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691 1,658 1,285	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.93% 2.27%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11 57,039,374.62	% of Principal Euro Equiv 28.44 18.08 12.66 8.44 7.75 5.51 4.27 2.86 2.11
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee Civil Servant - Policeman Salesman Teacher Military Personnel	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691 1,658 1,285 1,485	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.23% 2.27% 2.62%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11 57,039,374,62 55,201,370.76	% of Principal Euro Equiv 28.45 18.08 12.62 8.44 7.75
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant	Num of Loans 14,094 9,474 10,430 5,767 3,144 43,383 1,691 1,658 1,285 1,485 1,137	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.27% 2.62% 2.01%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.99 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11 57,039,374.62 55,201,370.76 54,692,617.44	% of Principal Euro Equiv 28.44 18.08 12.62 8.42 7.75 5.55 4.27 2.86 2.10 2.00 2.01
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee Civil Servant - Policeman Salesman Teacher Military Personnel Housewife	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691 1,658 1,285 1,485 1,137 992	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.27% 2.62% 2.01% 1.75%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11 57,039,374.62 55,201,370.76 54,692,617.44 45,740,423.17	% of Principal Euro Equiv 28.44 18.06 12.62 8.44 7.75 5.55 4.27 2.86 2.11 2.03
Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Other Private Employees Pensioner Civil Servant Other Self employed Unemployed Bank employee Civil Servant - Policeman Salesman Teacher Military Personnel Housewife Lawyers - Juurists	Num of Loans 14,094 9,474 10,430 5,767 3,144 3,383 1,691 1,658 1,285 1,485 1,137 992 541	% of loans 24.87% 16.72% 18.40% 10.17% 5.55% 5.97% 2.98% 2.23% 2.27% 2.62% 2.01% 1.75% 0.95%	2,718,293,312.79 Principal Euro Equiv. 773,306,043.10 491,599,645.29 343,131,997.59 228,791,130.71 211,829,323.12 149,823,696.05 116,135,137.65 77,878,190.11 57,039,374.62 55,201,370.76 54,692,617.44 45,740,423.47 41,001,475.43	% of Principal Euro Equiv 28.44 18.08 12.66 8.42 7.77 5.51 4.27 2.86 2.10 2.00 2.01 1.66 1.51