

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



Report No: 119

Reporting Date: 20/5/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2025	30/4/2025

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

I Programme Details as of 20/5/2025

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-Jul-29	20-Jul-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-Nov-29	20-Nov-30

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Apr-25	21-Jul-25	28	Act/360	2.0000%	964,444.60	-
4	20-Feb-25	20-May-25	89	Act/360	2.0000%	3,065,555.16	3,065,555.16
6	22-Apr-25	21-Jul-25	28	Act/360	2.0000%	933,333.52	-
7	20-Feb-25	20-May-25	89	Act/360	2.0000%	2,966,666.37	2,966,666.37

Fixed rate liabilities 0.00%

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/4/2025			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	492,391,756.73	2,226,825,786.08	2,751,260,504.08	496,258,291.39	2,246,222,853.03	2,766,900,947.03
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	489,111,365.56	2,220,296,773.47	2,741,237,625.06	494,217,119.66	2,237,666,185.66	2,756,202,666.26
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	453,653,105.99	2,193,022,210.51	2,676,197,315.41	460,442,989.35	2,210,181,032.86	2,693,281,430.88
A.4	Aggregate Original Principal O/S balance	654,253,268.93	3,584,498,227.07	4,238,751,496.00	651,528,357.94	3,605,383,333.02	4,256,911,690.96
A.5	Average Current Principal O/S balance	100,837.96	42,884.60	48,430.01	101,215.23	42,966.89	48,388.47
A.6	Average Original Principal O/S balance	133,985.92	69,030.89	74,614.08	132,883.61	68,965.59	74,446.26
A.7	Maximum Current Principal O/S balance	953,002.92	1,507,506.09	1,507,506.09	956,632.21	1,513,819.54	1,513,819.54
A.8	Maximum Original Principal O/S balance	1,350,571.23	2,000,000.00	2,000,000.00	1,330,449.41	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,883	51,926	56,809	4,903	52,278	57,181
A.10	Weighted Average Seasoning (years)	9.74	9.68	9.69	9.68	9.62	9.63
A.11	Weighted Average Remaining Maturity (years)	19.30	18.56	18.70	19.36	18.60	18.75
A.12	Weighted Average Current Indexed LTV percent (%)	70.36	44.60	49.51	69.58	44.64	49.34
A.13	Weighted Average Current Unindexed LTV percent (%)	71.15	47.01	51.61	70.34	47.06	51.44
A.14	Weighted Average Original LTV percent (%)	79.58	63.92	66.91	78.88	63.89	66.71
A.15	Weighted Average Interest Rate - Total (%)	1.48	3.96	3.49	1.55	4.06	3.58
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.66	3.83	2.81	1.73	3.98	2.93
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.15	94.72	94.62	94.17	94.87	94.74
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.58	3.82	3.77	3.78	3.65	3.67
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.60	1.16	1.25	1.64	1.10	1.20
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.67	0.29	0.36	0.41	0.38	0.39
A.21	FX Rate	0.9389	-	-	0.9531	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/4/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,791	1,969,300.58	59,837	9,430,637.36	66,628	11,528,092.45
B.2	Partial Prepayments	4	32,380.30	167	1,188,840.82	171	1,223,328.31
B.3	Whole Prepayments	6	202,651.59	147	4,422,526.85	153	4,638,366.23
B.4	Total Principal Receipts (B1+B2+B3)	-	2,204,332.47	-	15,042,005.03	-	17,389,786.98

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/4/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	6,074	644,135.76	65,211	7,490,603.59	71,285	8,176,657.23
C.2	Interest From Overdues	2,850	2,754.88	17,948	21,463.63	20,798	24,397.79
C.3	Total Interest Receipts (C1+C2)	-	646,890.64	-	7,512,067.22	-	8,201,055.01
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status			As of 30/4/2025			
		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	4,665	463,606,446.17	48,368	2,109,353,742.30	53,033	2,603,129,912.47
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	199	25,504,919.39	3,434	110,943,031.17	3,633	138,107,712.60
A.3	Totals (A1+ A2)	4,864	489,111,365.56	51,802	2,220,296,773.47	56,666	2,741,237,625.06
A.4	In Arrears Loans 90 Days To 360 Days	19	3,280,391.17	124	6,529,012.61	143	10,022,879.02
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	19	3,280,391.17	124	6,529,012.61	143	10,022,879.02

-B-	Breakdown of In Arrears Loans Number Of Days Past Due			As of 30/4/2025			
		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	147	17,644,564.82	2,910	85,061,403.91	3,057	103,854,209.13
B.2	60 Days < Installment <= 89 Days	52	7,860,354.57	524	25,881,627.26	576	34,253,503.47
B.3	Total (B1+B2=A4)	199	25,504,919.39	3,434	110,943,031.17	3,633	138,107,712.60
B.4	90 Days < Installment <= 119 Days	19	3,280,391.17	115	6,417,432.99	134	9,911,299.40
B.5	120 Days < Installment <= 360 Days	0	0.00	9	111,579.62	9	111,579.62
B.6	Total (B4+B5=A4)	19	3,280,391.17	124	6,529,012.61	143	10,022,879.02

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period			As of 30/4/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,664,808.71	0.00	4,622,928.89	0.00	6,396,076.95
A.2	Number of Loans	0	13	0	199	0	212

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,676,197,315.41
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets <i>(other than any Liquid Assets standing to the credit of the Liquidity Buffer Reserve Ledger)</i> , the Marketable Assets and the MTM value of any Hedging Agreements included in the Cover Pool	0.00
LB.	Liquidity Buffer Reserve Ledger	24,698,503.24
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value <i>(A+B+LB)</i>	2,700,895,818.65
Bonds Principal * Req.Coverage.Perc. <i>( C * Req.Coverage Perc. )</i>	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	3,006,827,696.03
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	24,698,503.24
Net Present Value of Covered Bond Liabilities	2,442,615,336.98
Lump Sum Amount <i>( C * 1% )</i>	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,885,219,663.69
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	24,698,503.24
Net Present Value of Covered Bond Liabilities	2,315,866,271.60
Lump Sum Amount <i>( C * 1% )</i>	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,234,618,116.00
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	24,698,503.24
Net Present Value of Covered Bond Liabilities	2,487,516,400.28
Lump Sum Amount <i>( C * 1% )</i>	24,400,000.00

Interest Rate Coverage Test

Pass

Interest expected to be received during the 1st year on:	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	66,330,043.96
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	47,647,123.29
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger <sup>2</sup>

as of calculation date

Balance at closing (previous period)	24,669,176.30
Credit interest	29,326.93
Opening Balance	24,698,503.23
Required Liquidity Buffer Reserve Ledger Amount	24,535,555.56
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	24,698,503.23

Additional info

as of 30/4/2025

Inderest due on 90+pdp loans (in EURO)

94,572.21

<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

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,883	8.60%	524,434,718.00	19.06%
EUR	51,926	91.40%	2,226,825,786.08	80.94%
Grand Total	56,809	100.00%	2,751,260,504.08	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,318	28.72%	394,075,384.10	9.30%
37.501 - 75.000	20,264	35.67%	1,121,527,687.82	26.46%
75.001 - 100.000	8,327	14.66%	735,090,101.50	17.34%
100.001 - 150.000	7,184	12.65%	885,486,981.26	20.89%
150.001 - 250.000	3,539	6.23%	668,644,218.55	15.77%
250.001 - 500.000	1,048	1.84%	338,796,056.31	7.99%
500.001 +	129	0.23%	95,131,066.46	2.24%
Grand Total	56,809	100.00%	4,238,751,496.00	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,381	55.24%	562,419,859.02	20.44%
37.501 - 75.000	14,964	26.34%	795,527,986.34	28.92%
75.001 - 100.000	4,241	7.47%	365,354,616.65	13.28%
100.001 - 150.000	3,704	6.52%	445,757,958.82	16.20%
150.001 - 250.000	1,859	3.27%	347,395,995.39	12.63%
250.001 - 500.000	592	1.04%	188,898,085.61	6.87%
500.001 +	68	0.12%	45,906,002.25	1.67%
Grand Total	56,809	100.00%	2,751,260,504.08	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,122	14.30%	151,935,362.99	5.52%
2005	3,844	6.77%	140,358,926.99	5.10%
2006	5,474	9.64%	206,261,778.19	7.50%
2007	4,405	7.75%	190,751,913.42	6.93%
2008	2,356	4.15%	106,632,153.18	3.88%
2009	1,465	2.58%	65,838,694.44	2.39%
2010	2,095	3.69%	88,192,008.49	3.21%
2011	1,930	3.40%	70,644,147.39	2.57%
2012	1,519	2.67%	48,101,475.09	1.75%
2013	1,122	1.98%	34,897,608.22	1.27%
2014	449	0.79%	14,134,223.70	0.51%
2015	428	0.75%	16,896,534.32	0.61%
2016	437	0.77%	18,632,272.42	0.68%
2017	591	1.04%	25,303,625.98	0.92%
2018	746	1.31%	34,371,565.86	1.25%
2019	2,209	3.89%	146,078,339.18	5.31%
2020	7,625	13.42%	550,069,546.01	19.99%
2021	6,779	11.93%	473,317,747.14	17.20%
2022	3,000	5.28%	204,289,293.28	7.43%
2023	1,457	2.56%	99,749,894.89	3.63%
2024	657	1.16%	56,380,770.26	2.05%
2025	99	0.17%	8,422,622.62	0.31%
Grand Total	56,809	100.00%	2,751,260,504.08	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	966	1.70%	2,368,805.80	0.09%
2026 - 2030	10,825	19.06%	145,703,970.69	5.30%
2031 - 2035	10,351	18.22%	332,604,331.05	12.09%
2036 - 2040	10,733	18.89%	532,758,002.02	19.36%
2041 - 2045	8,495	14.95%	519,582,253.43	18.89%
2046 +	15,439	27.18%	1,218,243,141.09	44.28%
Grand Total	56,809	100.00%	2,751,260,504.08	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,323	11.13%	43,736,514.61	1.59%
40.01 - 60 months	3,159	5.56%	56,834,521.27	2.07%
60.01 - 90 months	6,348	11.17%	152,427,210.39	5.54%
90.01 - 120 months	4,309	7.59%	150,861,689.63	5.48%
120.01 - 150 months	6,518	11.47%	276,467,419.16	10.05%
150.01 - 180 months	4,514	7.95%	239,149,035.98	8.69%
over 180 months	25,638	45.13%	1,831,784,113.03	66.58%
Grand Total	56,809	100.00%	2,751,260,504.08	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	605	1.06%	84,996,673.12	3.09%
1.01% - 2.00%	4,457	7.85%	465,929,497.90	16.94%
2.01% - 3.00%	1,776	3.13%	116,696,030.57	4.24%
3.01% - 4.00%	21,666	38.14%	1,217,628,016.14	44.26%
4.01% - 5.00%	20,187	35.53%	631,017,551.14	22.94%
5.01% - 6.00%	3,709	6.53%	119,127,545.34	4.33%
6.01% - 7.00%	3,256	5.73%	97,094,184.26	3.53%
7.01% +	1,153	2.03%	18,771,005.62	0.68%
Grand Total	56,809	100.00%	2,751,260,504.08	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,545	34.40%	375,830,537.93	13.66%
20.01% - 30.00%	8,692	15.30%	360,653,634.63	13.11%
30.01% - 40.00%	7,775	13.69%	406,532,983.67	14.78%
40.01% - 50.00%	6,589	11.60%	404,945,079.30	14.72%
50.01% - 60.00%	4,944	8.70%	339,190,731.14	12.33%
60.01% - 70.00%	3,573	6.29%	277,866,487.49	10.10%
70.01% - 80.00%	2,509	4.42%	224,717,101.36	8.17%
80.01% - 90.00%	1,395	2.46%	142,000,896.78	5.16%
90.01% - 100.00%	814	1.43%	90,463,138.03	3.29%
100.00% +	973	1.71%	129,059,913.74	4.69%
Grand Total	56,809	100.00%	2,751,260,504.08	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,464	30.74%	310,910,074.49	11.30%
20.01% - 30.00%	8,856	15.59%	331,214,635.76	12.04%
30.01% - 40.00%	7,692	13.54%	382,031,682.78	13.89%
40.01% - 50.00%	6,616	11.65%	380,720,144.84	13.84%
50.01% - 60.00%	5,557	9.78%	378,546,116.59	13.76%
60.01% - 70.00%	4,794	8.44%	360,873,232.92	13.12%
70.01% - 80.00%	2,925	5.15%	260,750,030.11	9.48%
80.01% - 90.00%	1,308	2.30%	137,653,261.38	5.00%
90.01% - 100.00%	710	1.25%	87,818,261.04	3.19%
100.00% +	887	1.56%	120,743,064.16	4.39%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,977	7.00%	77,530,726.31	2.82%
20.01% - 30.00%	5,433	9.56%	149,920,768.02	5.45%
30.01% - 40.00%	7,087	12.48%	244,044,017.52	8.87%
40.01% - 50.00%	8,211	14.45%	332,827,971.42	12.10%
50.01% - 60.00%	8,216	14.46%	390,317,216.87	14.19%
60.01% - 70.00%	7,496	13.20%	403,064,982.27	14.65%
70.01% - 80.00%	8,000	14.08%	488,628,233.50	17.76%
80.01% - 90.00%	3,926	6.91%	273,419,502.74	9.94%
90.01% - 100.00%	2,453	4.32%	192,944,593.04	7.01%
100.00% +	2,010	3.54%	198,562,492.37	7.22%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,895	43.82%	1,440,994,613.84	52.38%
Thessaloniki	7,934	13.97%	365,810,362.99	13.30%
Macedonia	5,900	10.39%	203,161,916.19	7.38%
Peloponnese	4,023	7.08%	162,440,756.43	5.90%
Thessaly	3,760	6.62%	134,362,636.89	4.88%
Sterea Ellada	2,927	5.15%	114,887,883.24	4.18%
Creta Island	2,107	3.71%	98,186,034.15	3.57%
Ionian Islands	874	1.54%	41,568,260.79	1.51%
Thrace	1,355	2.39%	50,955,796.25	1.85%
Epirus	1,456	2.56%	49,082,775.51	1.78%
Aegean Islands	1,578	2.78%	89,809,467.79	3.26%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	623	1.10%	53,802,353.88	1.96%
12 - 24	742	1.31%	53,821,870.15	1.96%
24 - 36	2,818	4.96%	190,204,508.66	6.91%
36 - 60	13,378	23.55%	933,203,424.77	33.92%
60 - 96	5,348	9.41%	356,255,953.43	12.95%
over 96	33,900	59.67%	1,163,972,393.18	42.31%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	16	0.03%	194,180.43	0.01%
5 - 10 years	1,143	2.01%	25,007,424.89	0.91%
10 - 15 years	3,812	6.71%	113,557,781.29	4.13%
15 - 20 years	8,082	14.23%	291,050,055.93	10.58%
20 - 25 years	11,426	20.11%	485,977,370.26	17.66%
25 - 30 years	17,787	31.31%	842,269,546.56	30.61%
30 - 35 years	8,874	15.62%	678,553,261.47	24.66%
35 years +	5,669	9.98%	314,650,883.24	11.44%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,740	75.23%	1,947,464,558.65	70.78%
Houses	14,069	24.77%	803,795,945.43	29.22%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,441	18.38%	503,572,636.98	18.30%
Purchase	28,537	50.23%	1,552,664,977.99	56.43%
Repair	11,572	20.37%	482,174,575.07	17.53%
Construction (re-mortgage)	146	0.26%	11,118,251.02	0.40%
Purchase (re-mortgage)	736	1.30%	45,714,064.00	1.66%
Repair (re-mortgage)	450	0.79%	25,792,127.48	0.94%
Equity Release	4,927	8.67%	130,223,871.53	4.73%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,774	99.94%	2,747,707,050.96	99.87%
Balloon	35	0.06%	3,553,453.12	0.13%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,932	84.37%	2,214,603,156.73	80.49%
Fixed Converting to Floating	8,783	15.46%	533,670,518.67	19.40%
Fixed to Maturity	94	0.17%	2,986,828.68	0.11%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

Fixed rate assets **19.51%**



INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	2,082	4.34%	72,981,440.53	3.30%
Euribor 1 Month	805	1.68%	45,204,439.07	2.04%
Euribor 3 Months	3,319	6.92%	170,726,702.91	7.71%
Eurobank OEK's Rate	114	0.24%	1,633,930.98	0.07%
Originator Rate	7,075	14.76%	114,021,049.91	5.15%
Saron 1M ISDA (CHF)	288	0.60%	35,247,804.90	1.59%
Saron 3M ISDA (CHF)	216	0.45%	27,728,014.31	1.25%
ESTR 1M ISDA (EUR)	64	0.13%	1,012,836.39	0.05%
Cap ECB Tracker	10,448	21.80%	328,586,833.27	14.84%
Cap Euribor 1 Month	4,111	8.58%	230,549,175.26	10.41%
Cap Euribor 3 Months	15,029	31.35%	726,515,114.98	32.81%
Cap Saron ISDA (CHF) 1M	2,833	5.91%	280,695,592.32	12.67%
Cap Saron ISDA (CHF) 3M	1,515	3.16%	179,168,313.17	8.09%
Other	33	0.07%	531,908.72	0.02%
<b>Grand Total</b>	<b>47,932</b>	<b>100.00%</b>	<b>2,214,603,156.73</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	37	0.42%	1,289,612.22	0.24%
Euribor 1 Month	78	0.89%	4,944,786.20	0.93%
Euribor 3 Months	8,661	98.61%	527,338,649.44	98.81%
Originator Rate	7	0.08%	97,470.81	0.02%
<b>Grand Total</b>	<b>8,783</b>	<b>100.00%</b>	<b>533,670,518.67</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	78	0.89%	3,611,812.88	0.68%
1 Jan 2026 - 31 Dec 2030	2,660	30.29%	142,312,374.48	26.67%
1 Jan 2031 - 31 Dec 2035	2,218	25.25%	135,821,281.04	25.45%
1 Jan 2036 - 31 Dec 2040	1,463	16.66%	86,062,118.38	16.13%
1 Jan 2041 +	2,364	26.92%	165,862,931.89	31.08%
<b>Grand Total</b>	<b>8,783</b>	<b>100.00%</b>	<b>533,670,518.67</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,809	100.00%	2,751,260,504.08	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</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	47,876	84.28%	2,451,184,661.65	89.09%
Y	8,933	15.72%	300,075,842.43	10.91%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,587	97.85%	2,680,231,885.64	97.42%
Y	1,222	2.15%	71,028,618.44	2.58%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,705	96.30%	2,608,671,814.21	94.82%
S	2,104	3.70%	142,588,689.87	5.18%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,999	89.77%	2,568,219,147.49	93.35%
Y	5,810	10.23%	183,041,356.59	6.65%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	54,103	95.24%	2,625,231,207.41	95.42%
Second home/Holiday houses	2,523	4.44%	117,809,673.32	4.28%
Buy-to-let/Non-Owner occupied	83	0.15%	3,634,937.24	0.13%
Other	100	0.18%	4,584,686.10	0.17%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,104	24.83%	776,583,855.54	28.23%
Other Private Employees	9,659	17.00%	510,556,390.98	18.56%
Pensioner	10,412	18.33%	346,271,045.26	12.59%
Civil Servant	5,766	10.15%	232,770,785.80	8.46%
Other Self employed	3,195	5.62%	216,973,345.08	7.89%
Unemployed	3,356	5.91%	148,425,677.01	5.39%
Bank employee	1,692	2.98%	116,672,439.81	4.24%
Civil Servant - Policeman	1,661	2.92%	77,916,489.88	2.83%
Salesman	1,283	2.26%	57,946,997.83	2.11%
Teacher	1,458	2.57%	54,651,732.32	1.99%
Military Personnel	1,135	2.00%	54,240,005.94	1.97%
Housewife	978	1.72%	45,145,338.41	1.64%
Lawyers - Juurists	542	0.95%	40,923,017.06	1.49%
Independent means	528	0.93%	37,358,366.32	1.36%
Civil Servant - Primary School Teachers	1,040	1.83%	34,825,016.84	1.27%
<b>Grand Total</b>	<b>56,809</b>	<b>100.00%</b>	<b>2,751,260,504.08</b>	<b>100.00%</b>