

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **120**

Reporting Date: **20/6/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/05/2025	31/05/2025

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

I Programme Details as of 20/6/2025

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	59	Act/360	2.0000%	2,032,222.22	-
4	20-May-25	20-Aug-25	31	Act/360	2.0000%	1,067,777.78	-
6	22-Apr-25	21-Jul-25	59	Act/360	2.0000%	1,966,666.67	-
7	20-May-25	20-Aug-25	31	Act/360	2.0000%	1,033,333.33	-

Fixed rate liabilities **0.00%**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/05/2025			Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	487,107,539.88	2,209,487,404.86	2,730,959,987.97	492,391,756.73	2,226,825,786.08	2,751,260,504.08
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	483,399,514.62	2,200,318,031.96	2,717,820,991.62	489,111,365.56	2,220,296,773.47	2,741,237,625.06
A.3	Aggregate Current Principal O/S balance (Trimmed to 80% LTV limit & Bucket<=3)	447,992,463.49	2,173,446,279.80	2,653,044,249.49	453,653,105.99	2,193,022,210.51	2,676,197,315.41
A.4	Aggregate Original Principal O/S balance	651,351,116.70	3,560,430,579.27	4,211,781,695.97	654,253,268.93	3,584,498,227.07	4,238,751,496.00
A.5	Average Current Principal O/S balance	100,372.46	42,909.33	48,468.54	100,837.96	42,884.60	48,430.01
A.6	Average Original Principal O/S balance	134,216.18	69,145.32	74,749.87	133,985.92	69,030.89	74,614.08
A.7	Maximum Current Principal O/S balance	951,895.53	1,501,102.58	1,501,102.58	953,002.92	1,507,506.09	1,507,506.09
A.8	Maximum Original Principal O/S balance	1,357,511.33	2,000,000.00	2,000,000.00	1,350,571.23	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,853	51,492	56,345	4,883	51,926	56,809
A.10	Weighted Average Seasoning (years)	9.81	9.74	9.75	9.74	9.68	9.69
A.11	Weighted Average Remaining Maturity (years)	19.26	18.52	18.66	19.30	18.56	18.70
A.12	Weighted Average Current Indexed LTV percent (%)	70.59	44.56	49.53	70.36	44.60	49.51
A.13	Weighted Average Current Unindexed LTV percent (%)	71.34	46.96	51.62	71.15	47.01	51.61
A.14	Weighted Average Original LTV percent (%)	79.85	63.95	66.99	79.58	63.92	66.91
A.15	Weighted Average Interest Rate - Total (%)	1.34	3.82	3.35	1.48	3.96	3.49
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.50	3.63	2.62	1.66	3.83	2.81
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	93.92	95.51	95.20	94.15	94.72	94.62
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.06	3.05	3.24	3.58	3.82	3.77
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.26	1.03	1.07	1.60	1.16	1.25
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.76	0.42	0.48	0.67	0.29	0.36
A.21	FX Rate	0.9341	-	-	0.9389	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
				CHF		EUR	
B.1	Scheduled And Paid Repayments	6,875	2,033,371.86	56,928	9,002,459.10	63,803	11,179,283.70
B.2	Partial Prepayments	6	102,835.81	177	1,444,401.01	183	1,554,491.80
B.3	Whole Prepayments	4	71,057.16	136	3,520,724.74	140	3,596,794.93
B.4	Total Principal Receipts (B1+B2+B3)	-	2,207,264.83	-	13,967,584.85	-	16,330,570.43

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
				CHF		EUR	
C.1	Interest From Installments	6,025	619,389.87	61,575	7,057,401.13	67,600	7,720,488.45
C.2	Interest From Overdues	3,035	2,805.02	17,971	20,258.23	21,006	23,261.14
C.3	Total Interest Receipts (C1+C2)	-	622,194.89	-	7,077,659.36	-	7,743,749.60
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)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
				CHF		EUR	
A.1	Performing Loans	4,622	457,489,633.41	49,724	2,110,189,125.51	54,346	2,599,954,282.78
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	207	25,909,881.21	1,606	90,128,906.45	1,813	117,866,708.84
A.3	Totals (A1+ A2)	4,829	483,399,514.62	51,330	2,200,318,031.96	56,159	2,717,820,991.62
A.4	In Arrears Loans 90 Days To 360 Days	24	3,708,025.26	162	9,169,372.90	186	13,138,996.35
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	24	3,708,025.26	162	9,169,372.90	186	13,138,996.35

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
				CHF		EUR	
B.1	30 Days < Installment <= 59 Days	167	19,775,775.40	1,250	67,409,926.24	1,417	88,580,866.61
B.2	60 Days < Installment <= 89 Days	40	6,134,105.81	356	22,718,980.21	396	29,285,842.23
B.3	Total (B1+B2=A4)	207	25,909,881.21	1,606	90,128,906.45	1,813	117,866,708.84
B.4	90 Days < Installment <= 119 Days	20	2,529,034.08	120	7,083,746.23	140	9,791,201.62
B.5	120 Days < Installment <= 360 Days	4	1,178,991.18	42	2,085,626.67	46	3,347,794.72
B.6	Total (B4+B5=A4)	24	3,708,025.26	162	9,169,372.90	186	13,138,996.35

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
				CHF		EUR	
A.1	Total Outstanding Balance	0.00	3,075,338.80	0.00	3,451,504.91	0.00	6,743,806.38
A.2	Number of Loans	0	25	0	294	0	319

III

Statutory Tests

as of 31/5/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,653,044,249.49
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	24,722,754.94
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	2,677,767,004.43
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,972,006,124.49
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	24,722,754.94
Net Present Value of Covered Bond Liabilities	2,438,941,528.30
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,857,357,310.44
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	24,722,754.94
Net Present Value of Covered Bond Liabilities	2,315,959,774.39
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,191,177,244.26
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	24,722,754.94
Net Present Value of Covered Bond Liabilities	2,483,804,165.53
Lump Sum Amount (C * 1%)	24,400,000.00

Interest Rate Coverage Test

Pass

<i>Interest expected to be received during the 1st year on:</i>	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	65,855,747.82
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	47,647,123.29
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	24,698,503.24
Credit Interest	24,251.70
Opening Balance	24,722,754.94
Required Liquidity Buffer Reserve Ledger Amount	24,738,888.89
Amount credited to the account (payment to BoNY)	16,133.95
Available o/s Reserve Amount	24,738,888.89

Additional info

as of 31/05/2025

Interest due on 90+pdp loans (in EURO)	129,521.75
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¹ The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

² Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

IV	Portfolio Stratifications
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,853	8.61%	521,472,583.11	19.09%
EUR	51,492	91.39%	2,209,487,404.86	80.91%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	01/01/2020
0 - 37.500	16,102	28.58%	389,776,227.39	9.25%
37.501 - 75.000	20,147	35.76%	1,114,971,047.61	26.47%
75.001 - 100.000	8,260	14.66%	729,000,009.77	17.31%
100.001 - 150.000	7,137	12.67%	879,626,133.28	20.88%
150.001 - 250.000	3,529	6.26%	666,617,255.84	15.83%
250.001 - 500.000	1,042	1.85%	337,132,955.26	8.00%
500.001 +	128	0.23%	94,658,066.82	2.25%
Grand Total	56,345	100.00%	4,211,781,695.97	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,109	55.21%	559,049,209.80	20.47%
37.501 - 75.000	14,864	26.38%	790,120,210.53	28.93%
75.001 - 100.000	4,203	7.46%	362,201,785.88	13.26%
100.001 - 150.000	3,673	6.52%	442,358,628.51	16.20%
150.001 - 250.000	1,845	3.27%	345,160,401.11	12.64%
250.001 - 500.000	583	1.03%	186,169,769.11	6.82%
500.001 +	68	0.12%	45,899,983.02	1.68%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,959	14.13%	149,897,842.68	5.49%
2005	3,773	6.70%	138,377,560.86	5.07%
2006	5,450	9.67%	204,551,464.51	7.49%
2007	4,379	7.77%	188,343,296.92	6.90%
2008	2,342	4.16%	105,684,701.37	3.87%
2009	1,460	2.59%	65,395,671.19	2.39%
2010	2,041	3.62%	87,080,224.30	3.19%
2011	1,918	3.40%	69,959,726.47	2.56%
2012	1,511	2.68%	47,687,479.94	1.75%
2013	1,117	1.98%	34,586,742.10	1.27%
2014	449	0.80%	14,032,940.32	0.51%
2015	424	0.75%	16,782,591.64	0.61%
2016	435	0.77%	18,428,160.20	0.67%
2017	586	1.04%	25,051,057.06	0.92%
2018	744	1.32%	34,141,709.64	1.25%
2019	2,200	3.90%	145,075,169.46	5.31%
2020	7,598	13.48%	546,987,889.84	20.03%
2021	6,751	11.98%	471,299,503.77	17.26%
2022	2,997	5.32%	203,647,988.19	7.46%
2023	1,456	2.58%	99,446,416.96	3.64%
2024	656	1.16%	56,098,974.99	2.05%
2025	99	0.18%	8,402,875.55	0.31%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	758	1.35%	1,812,869.55	0.07%
2026 - 2030	10,725	19.03%	142,132,224.97	5.20%
2031 - 2035	10,313	18.30%	328,926,190.57	12.04%
2036 - 2040	10,690	18.97%	527,595,467.74	19.32%
2041 - 2045	8,472	15.04%	516,870,198.64	18.93%
2046 +	15,387	27.31%	1,213,623,036.50	44.44%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,128	10.88%	42,753,288.94	1.57%
40.01 - 60 months	3,227	5.73%	57,567,064.48	2.11%
60.01 - 90 months	6,298	11.18%	151,303,733.91	5.54%
90.01 - 120 months	4,284	7.60%	150,165,795.68	5.50%
120.01 - 150 months	6,536	11.60%	275,475,734.87	10.09%
150.01 - 180 months	4,468	7.93%	237,657,050.83	8.70%
over 180 months	25,404	45.09%	1,816,037,319.26	66.50%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	858	1.52%	127,771,322.42	4.68%
1.01% - 2.00%	4,221	7.49%	421,740,530.67	15.44%
2.01% - 3.00%	1,741	3.09%	115,873,713.90	4.24%
3.01% - 4.00%	26,475	46.99%	1,388,786,780.15	50.85%
4.01% - 5.00%	15,383	27.30%	456,234,872.95	16.71%
5.01% - 6.00%	4,013	7.12%	132,613,933.89	4.86%
6.01% - 7.00%	2,624	4.66%	72,240,679.18	2.65%
7.01% +	1,030	1.83%	15,698,154.82	0.57%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,374	34.38%	374,079,744.46	13.70%
20.01% - 30.00%	8,612	15.28%	357,907,211.88	13.11%
30.01% - 40.00%	7,735	13.73%	403,799,867.30	14.79%
40.01% - 50.00%	6,559	11.64%	402,993,545.71	14.76%
50.01% - 60.00%	4,876	8.65%	333,475,858.77	12.21%
60.01% - 70.00%	3,540	6.28%	275,231,917.68	10.08%
70.01% - 80.00%	2,488	4.42%	222,928,589.09	8.16%
80.01% - 90.00%	1,372	2.43%	140,057,093.74	5.13%
90.01% - 100.00%	821	1.46%	91,183,447.48	3.34%
100.00% +	968	1.72%	129,302,711.88	4.73%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,303	30.71%	309,372,258.62	11.33%
20.01% - 30.00%	8,804	15.63%	329,478,134.02	12.06%
30.01% - 40.00%	7,619	13.52%	378,314,778.01	13.85%
40.01% - 50.00%	6,591	11.70%	379,287,488.52	13.89%
50.01% - 60.00%	5,499	9.76%	375,202,363.76	13.74%
60.01% - 70.00%	4,761	8.45%	356,766,566.53	13.06%
70.01% - 80.00%	2,871	5.10%	256,645,992.32	9.40%
80.01% - 90.00%	1,301	2.31%	137,476,633.96	5.03%
90.01% - 100.00%	706	1.25%	86,113,736.89	3.15%
100.00% +	890	1.58%	122,302,035.35	4.48%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,902	6.93%	76,580,084.68	2.80%
20.01% - 30.00%	5,380	9.55%	148,771,272.11	5.45%
30.01% - 40.00%	7,012	12.44%	241,433,144.96	8.84%
40.01% - 50.00%	8,147	14.46%	330,259,598.34	12.09%
50.01% - 60.00%	8,151	14.47%	386,929,496.76	14.17%
60.01% - 70.00%	7,446	13.22%	398,759,750.01	14.60%
70.01% - 80.00%	7,956	14.12%	486,183,402.08	17.80%
80.01% - 90.00%	3,886	6.90%	269,956,352.46	9.89%
90.01% - 100.00%	2,451	4.35%	192,842,458.35	7.06%
100.00% +	2,014	3.57%	199,244,428.22	7.30%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,695	43.83%	1,430,080,538.98	52.37%
Thessaloniki	7,874	13.97%	363,014,589.13	13.29%
Macedonia	5,854	10.39%	201,897,903.66	7.39%
Peloponnese	3,988	7.08%	161,403,105.65	5.91%
Thessaly	3,727	6.61%	133,664,375.90	4.89%
Stereia Ellada	2,894	5.14%	113,645,481.02	4.16%
Creta Island	2,091	3.71%	97,337,967.44	3.56%
Ionian Islands	867	1.54%	41,340,816.20	1.51%
Thrace	1,347	2.39%	50,502,958.26	1.85%
Epirus	1,438	2.55%	48,710,276.48	1.78%
Aegean Islands	1,570	2.79%	89,361,975.26	3.27%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	568	1.01%	49,481,898.51	1.81%
12 - 24	677	1.20%	49,899,602.03	1.83%
24 - 36	2,702	4.80%	180,411,156.92	6.61%
36 - 60	13,391	23.77%	936,912,475.03	34.31%
60 - 96	5,437	9.65%	361,112,225.64	13.22%
over 96	33,570	59.58%	1,153,142,629.84	42.22%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	16	0.03%	188,205.34	0.01%
5 - 10 years	1,130	2.01%	24,423,801.87	0.89%
10 - 15 years	3,747	6.65%	112,258,874.02	4.11%
15 - 20 years	7,983	14.17%	287,146,473.39	10.51%
20 - 25 years	11,353	20.15%	481,728,643.58	17.64%
25 - 30 years	17,637	31.30%	836,765,049.04	30.64%
30 - 35 years	8,842	15.69%	676,029,017.07	24.75%
35 years +	5,637	10.00%	312,419,923.64	11.44%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,381	75.22%	1,932,542,136.60	70.76%
Houses	13,964	24.78%	798,417,851.36	29.24%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,323	18.32%	499,287,631.51	18.28%
Purchase	28,306	50.24%	1,542,163,036.11	56.47%
Repair	11,497	20.40%	478,227,608.83	17.51%
Construction (re-mortgage)	146	0.26%	11,095,821.68	0.41%
Purchase (re-mortgage)	734	1.30%	45,180,149.95	1.65%
Repair (re-mortgage)	444	0.79%	25,662,837.31	0.94%
Equity Release	4,895	8.69%	129,342,902.58	4.74%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,311	99.94%	2,727,729,226.86	99.88%
Balloon	34	0.06%	3,230,761.10	0.12%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	47,427	84.17%	2,193,461,976.54	80.32%
Fixed Converting to Floating	8,814	15.64%	534,336,279.00	19.57%
Fixed to Maturity	104	0.18%	3,161,732.43	0.12%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,570	24.40%	369,706,917.42	16.85%
Euribor 1 Month	4,121	8.69%	229,218,713.84	10.45%
Euribor 3 Months	15,034	31.70%	734,576,772.17	33.49%
Eurobank OEK's Rate	113	0.24%	1,607,935.79	0.07%
Originator Rate	6,931	14.61%	112,436,846.21	5.13%
Saron 1M ISDA (CHF)	2,699	5.69%	270,552,223.45	12.33%
Saron 3M ISDA (CHF)	1,411	2.98%	167,574,299.23	7.64%
ESTR 1M ISDA (EUR)	60	0.13%	991,412.16	0.05%
Cap ECB Tracker	831	1.75%	27,404,917.01	1.25%
Cap Euribor 1 Month	751	1.58%	43,612,261.18	1.99%
Cap Euribor 3 Months	3,163	6.67%	153,507,504.36	7.00%
Cap Saron ISDA (CHF) 1M	398	0.84%	43,410,415.81	1.98%
Cap Saron ISDA (CHF) 3M	312	0.66%	38,337,114.45	1.75%
Other	33	0.07%	524,643.46	0.02%
Grand Total	47,427	100.00%	2,193,461,976.54	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	37	0.42%	1,273,856.89	0.24%
Euribor 1 Month	87	0.99%	5,698,882.99	1.07%
Euribor 3 Months	8,683	98.51%	527,267,214.62	98.68%
Originator Rate	7	0.08%	96,324.50	0.02%
Grand Total	8,814	100.00%	534,336,279.00	100.00%

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2024 - 31 Dec 2025	66	0.75%	2,995,662.90	0.56%
1 Jan 2026 - 31 Dec 2030	2,676	30.36%	142,828,311.93	26.73%
1 Jan 2031 - 31 Dec 2035	2,250	25.53%	137,860,574.96	25.80%
1 Jan 2036 - 31 Dec 2040	1,461	16.58%	85,567,653.70	16.01%
1 Jan 2041 +	2,360	26.78%	165,071,959.01	30.89%
Grand Total	8,814	100.00%	534,336,279.00	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,345	100.00%	2,730,959,987.97	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Grand Total	0	0.00%	0.00	0.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,486	84.28%	2,433,273,347.68	89.10%
Y	8,859	15.72%	297,686,640.29	10.90%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,131	97.85%	2,660,635,708.52	97.42%
Y	1,214	2.15%	70,324,279.45	2.58%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,256	96.29%	2,589,511,344.92	94.82%
S	2,089	3.71%	141,448,643.05	5.18%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,582	89.77%	2,550,433,880.39	93.39%
Y	5,763	10.23%	180,526,107.58	6.61%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,650	95.22%	2,605,865,458.77	95.42%
Second home/Holiday houses	2,513	4.46%	116,926,008.66	4.28%
Buy-to-let/Non-Owner occupied	82	0.15%	3,600,372.01	0.13%
Other	100	0.18%	4,568,148.53	0.17%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,981	24.81%	768,991,750.38	28.16%
Other Private Employees	9,617	17.07%	508,995,517.26	18.64%
Pensioner	10,329	18.33%	344,694,851.24	12.62%
Civil Servant	5,702	10.12%	230,662,446.76	8.45%
Other Self employed	3,178	5.64%	215,976,127.03	7.91%
Unemployed	3,313	5.88%	146,745,231.90	5.37%
Bank employee	1,684	2.99%	115,688,340.21	4.24%
Civil Servant - Policeman	1,651	2.93%	77,117,137.18	2.82%
Salesman	1,277	2.27%	57,714,840.93	2.11%
Teacher	1,445	2.56%	54,375,157.86	1.99%
Military Personnel	1,127	2.00%	53,733,631.84	1.97%
Housewife	970	1.72%	44,644,590.62	1.63%
Lawyers - Juurists	534	0.95%	39,976,995.58	1.46%
Independent means	522	0.93%	37,047,830.53	1.36%
Civil Servant - Primary School Teachers	1,015	1.80%	34,595,538.63	1.27%
Grand Total	56,345	100.00%	2,730,959,987.97	100.00%