

EUROBANK S.A.  
Covered Bond II Programme  
Investor Report



Report No: 122

Reporting Date: 20/8/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	01/07/2025	31/07/2025

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

**I Programme Details** as of 20/8/2025

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	21-Jul-25	20-Oct-25	30	Act/360	2.0000%	1,033,333.33	-
4	20-May-25	20-Aug-25	92	Act/360	2.0000%	3,168,888.89	3,168,888.89
6	21-Jul-25	20-Oct-25	30	Act/360	2.0000%	1,000,000.00	-
7	20-May-25	20-Aug-25	92	Act/360	2.0000%	3,066,666.67	3,066,666.67

Fixed rate liabilities 0.00%

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/07/2025			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	475,377,526.14	2,287,994,083.71	2,799,317,657.06	478,187,940.46	2,185,410,133.41	2,697,005,233.93
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	474,479,997.48	2,281,707,723.14	2,792,065,900.49	478,187,940.46	2,175,789,497.92	2,687,384,598.44
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	451,403,699.94	2,265,167,410.50	2,750,704,357.84	455,543,482.94	2,161,795,936.80	2,649,164,592.99
A.4	Aggregate Original Principal O/S balance	642,293,499.13	3,643,227,746.19	4,285,521,245.32	642,090,272.84	3,536,167,290.38	4,178,257,563.22
A.5	Average Current Principal O/S balance	99,659.86	44,039.69	49,350.66	99,893.03	42,856.22	48,349.89
A.6	Average Original Principal O/S balance	134,652.73	70,125.45	75,551.74	134,132.08	69,344.77	74,904.67
A.7	Maximum Current Principal O/S balance	950,642.90	3,975,120.38	3,975,120.38	950,642.90	1,494,584.20	1,494,584.20
A.8	Maximum Original Principal O/S balance	1,363,936.03	4,000,000.00	4,000,000.00	1,356,639.92	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,770	51,953	56,723	4,787	50,994	55,781
A.10	Weighted Average Seasoning (years)	9.98	9.46	9.55	9.92	9.81	9.83
A.11	Weighted Average Remaining Maturity (years)	19.13	18.70	18.78	19.17	18.46	18.60
A.12	Weighted Average Current Indexed LTV percent (%)	64.54	41.90	46.04	64.29	40.84	45.28
A.13	Weighted Average Current Unindexed LTV percent (%)	71.27	47.74	52.04	70.98	46.86	51.43
A.14	Weighted Average Original LTV percent (%)	80.02	66.15	68.68	79.74	63.98	66.97
A.15	Weighted Average Interest Rate - Total (%)	1.23	3.67	3.22	1.31	3.72	3.27
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.41	3.41	2.45	1.49	3.51	2.55
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.05	95.36	95.12	93.93	94.52	94.41
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.09	3.40	3.53	4.57	3.94	4.06
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.67	0.97	1.10	1.50	1.10	1.17
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.19	0.27	0.26	0.00	0.44	0.36
A.21	FX Rate	0.9297	-	-	0.9347	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/07/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	7,635	2,071,550.50	64,288	9,708,659.59	71,923	11,936,852.02
B.2	Partial Prepayments	2	117,795.50	169	1,608,132.68	171	1,734,835.38
B.3	Whole Prepayments	10	457,689.02	158	6,166,055.29	168	6,658,352.83
B.4	Total Principal Receipts (B1+B2+B3)	-	2,647,035.02	-	17,482,847.56	-	20,330,040.22

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/07/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	6,374	531,231.17	69,060	6,913,638.25	75,434	7,485,038.88
C.2	Interest From Overdues	3,376	2,640.10	21,384	19,995.32	24,760	22,835.05
C.3	Total Interest Receipts (C1+C2)	-	533,871.27	-	6,933,633.57	-	7,507,873.94
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/07/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,561	447,088,982.03	48,794	2,181,755,229.22	53,355	2,662,651,197.84
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	200	27,391,015.45	3,034	99,952,493.92	3,234	129,414,702.64
A.3	Totals (A1+ A2)	4,761	474,479,997.48	51,828	2,281,707,723.14	56,589	2,792,065,900.49
A.4	In Arrears Loans 90 Days To 360 Days	9	897,528.66	125	6,286,360.57	134	7,251,756.57
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	9	897,528.66	125	6,286,360.57	134	7,251,756.57

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/07/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	153	19,450,611.25	2,586	77,787,161.44	2,739	98,708,546.03
B.2	60 Days < Installment <= 89 Days	47	7,940,404.20	448	22,165,332.48	495	30,706,156.62
B.3	Total (B1+B2=A4)	200	27,391,015.45	3,034	99,952,493.92	3,234	129,414,702.64
B.4	90 Days < Installment <= 119 Days	9	897,528.66	120	6,249,802.52	129	7,215,198.52
B.5	120 Days < Installment <= 360 Days	0	0.00	5	36,558.05	5	36,558.05
B.6	Total (B4+B5=A4)	9	897,528.66	125	6,286,360.57	134	7,251,756.57

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/07/2025					
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	164,491.25	126,847,941.39	7,041,402.63	126,847,941.39	7,218,332.02
A.2	Number of Loans	0	6	1,472	345	1,472	351

III	Statutory Tests	as of 31/7/2025
-----	-----------------	-----------------

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,750,704,357.84
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	24,780,893.18
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

<b>Nominal Value Test Result</b>	<b>Pass</b>
----------------------------------	-------------

Nominal Value (A+B+LB)	2,775,485,251.02
Bonds Principal * Req.Coverage.Perc. ( C * Req. Coverage Perc. )	2,562,000,000.00

<b>Net Present Value Test</b>	<b>Pass</b>
-------------------------------	-------------

Net Present Value of Loans	3,078,311,289.99
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	24,780,893.18
Net Present Value of Covered Bond Liabilities	2,431,103,726.55
Lump Sum Amount ( C * 1% )	24,400,000.00

<b>Parallel shift +200bps of current interest rate curve</b>	<b>Pass</b>
--	-------------

Net Present Value of Loans	2,952,033,702.90
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	24,780,893.18
Net Present Value of Covered Bond Liabilities	2,316,105,690.29
Lump Sum Amount ( C * 1% )	24,400,000.00

<b>Parallel shift -200bps of current interest rate curve</b>	<b>Pass</b>
--	-------------

Net Present Value of Loans	3,303,103,899.89
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	24,780,893.18
Net Present Value of Covered Bond Liabilities	2,478,106,179.09
Lump Sum Amount ( C * 1% )	24,400,000.00

<b>Interest Rate Coverage Test</b>	<b>Pass</b>
------------------------------------	-------------

Interest expected to be received during the 1st year on:		
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	72,103,133.84	
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	44,722,191.78	
Under any Hedging agreements	0.00	

<b>Parameters</b>
-------------------

LTV Cap	80.00%
Required Covererage Percentage	105.00%

<b>Liquidity Buffer Reserve Ledger <sup>2</sup></b>	as of calculation date
---	------------------------

Balance at closing (previous period)	24,760,749.85
Credit interest	20,143.33

<b>Opening Balance</b>	<b>24,780,893.18</b>
------------------------	----------------------

Required Liquidity Buffer Reserve Ledger Amount	24,874,444.44
Amount credited to the account (payment to BoNY)	93,551.26
Available o/s Reserve Amount	24,874,444.44

<b>Additional info</b>	as of 31/07/2025
Inderest due on 90+pdp loans (in EURO)	71,010.57

<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	4,770	8.41%	511,323,573.35	18.27%
EUR	51,953	91.59%	2,287,994,083.71	81.73%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of OS Principal
0 - 37.500	15,862	27.96%	386,597,681.13	9.02%
37.501 - 75.000	20,365	35.90%	1,127,379,241.39	26.31%
75.001 - 100.000	8,427	14.86%	743,973,678.94	17.36%
100.001 - 150.000	7,265	12.81%	895,959,025.28	20.91%
150.001 - 250.000	3,600	6.35%	680,957,205.73	15.89%
250.001 - 500.000	1,069	1.88%	346,147,209.39	8.08%
500.001 +	135	0.24%	104,507,203.46	2.44%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>4,285,521,245.32</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,878	54.44%	556,584,104.85	19.88%
37.501 - 75.000	15,091	26.60%	802,527,099.40	28.67%
75.001 - 100.000	4,365	7.70%	376,640,106.57	13.45%
100.001 - 150.000	3,801	6.70%	458,057,309.94	16.36%
150.001 - 250.000	1,904	3.36%	356,548,120.56	12.74%
250.001 - 500.000	614	1.08%	196,205,776.94	7.01%
500.001 +	70	0.12%	52,755,138.80	1.88%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,692	13.56%	146,425,259.20	5.23%
2005	3,663	6.46%	135,478,957.58	4.84%
2006	5,413	9.54%	201,031,723.53	7.18%
2007	4,357	7.68%	185,222,425.69	6.62%
2008	2,318	4.09%	103,648,424.29	3.70%
2009	1,450	2.56%	64,141,197.30	2.29%
2010	1,989	3.51%	85,359,109.40	3.05%
2011	1,900	3.35%	68,658,254.17	2.45%
2012	1,485	2.62%	46,496,643.44	1.66%
2013	1,099	1.94%	33,939,342.35	1.21%
2014	446	0.79%	13,931,083.34	0.50%
2015	416	0.73%	16,552,166.39	0.59%
2016	435	0.77%	18,333,990.42	0.65%
2017	588	1.04%	25,148,754.44	0.90%
2018	739	1.30%	33,826,176.62	1.21%
2019	2,181	3.85%	142,621,966.61	5.09%
2020	7,550	13.31%	541,799,456.39	19.35%
2021	6,762	11.92%	471,140,918.00	16.83%
2022	3,069	5.41%	211,131,676.49	7.54%
2023	1,590	2.80%	110,196,337.90	3.94%
2024	853	1.50%	73,407,320.36	2.62%
2025	728	1.28%	70,826,473.16	2.53%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	379	0.67%	961,243.42	0.03%
2026 - 2030	10,608	18.70%	134,718,853.15	4.81%
2031 - 2035	10,330	18.21%	325,326,927.06	11.62%
2036 - 2040	10,756	18.96%	527,667,672.56	18.85%
2041 - 2045	8,664	15.27%	534,342,196.14	19.09%
2046 +	15,986	28.18%	1,276,300,764.73	45.59%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,868	10.35%	41,333,959.95	1.48%
40.01 - 60 months	3,660	6.45%	64,361,168.31	2.30%
60.01 - 90 months	5,900	10.40%	143,045,403.01	5.11%
90.01 - 120 months	4,444	7.83%	156,967,307.18	5.61%
120.01 - 150 months	6,453	11.38%	274,992,988.84	9.82%
150.01 - 180 months	4,463	7.87%	237,339,909.10	8.48%
over 180 months	25,935	45.72%	1,881,276,920.66	67.20%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	946	1.67%	134,168,198.81	4.79%
1.01% - 2.00%	4,234	7.46%	417,309,126.46	14.91%
2.01% - 3.00%	1,944	3.43%	133,912,238.84	4.78%
3.01% - 4.00%	29,191	51.46%	1,487,091,485.90	53.12%
4.01% - 5.00%	13,448	23.71%	430,528,452.97	15.38%
5.01% - 6.00%	4,373	7.71%	142,265,180.42	5.08%
6.01% - 7.00%	1,640	2.89%	40,423,561.03	1.44%
7.01% +	947	1.67%	13,619,412.63	0.49%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,915	36.87%	436,596,632.73	15.60%
20.01% - 30.00%	9,161	16.15%	408,226,228.79	14.58%
30.01% - 40.00%	8,056	14.20%	448,731,558.04	16.03%
40.01% - 50.00%	6,384	11.25%	413,829,397.35	14.78%
50.01% - 60.00%	4,711	8.31%	345,479,789.55	12.34%
60.01% - 70.00%	3,224	5.68%	274,790,230.05	9.82%
70.01% - 80.00%	2,050	3.61%	205,704,901.77	7.35%
80.01% - 90.00%	1,126	1.99%	123,168,151.36	4.40%
90.01% - 100.00%	533	0.94%	65,822,626.19	2.35%
100.00% +	563	0.99%	76,968,141.22	2.75%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,168	30.27%	308,982,460.40	11.04%
20.01% - 30.00%	8,760	15.44%	331,808,118.88	11.85%
30.01% - 40.00%	7,617	13.43%	381,611,274.72	13.63%
40.01% - 50.00%	6,602	11.64%	384,027,818.32	13.72%
50.01% - 60.00%	5,521	9.73%	379,383,927.19	13.55%
60.01% - 70.00%	5,011	8.83%	378,510,720.48	13.52%
70.01% - 80.00%	3,048	5.37%	278,929,544.00	9.96%
80.01% - 90.00%	1,403	2.47%	149,074,511.05	5.33%
90.01% - 100.00%	690	1.22%	83,973,100.86	3.00%
100.00% +	903	1.59%	123,016,181.16	4.39%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,840	6.77%	75,817,386.38	2.71%
20.01% - 30.00%	5,276	9.30%	148,650,324.11	5.31%
30.01% - 40.00%	7,009	12.36%	243,150,583.84	8.69%
40.01% - 50.00%	8,125	14.32%	331,033,455.33	11.83%
50.01% - 60.00%	8,128	14.33%	387,572,662.48	13.85%
60.01% - 70.00%	7,546	13.30%	409,650,030.44	14.63%
70.01% - 80.00%	8,190	14.44%	508,811,711.46	18.18%
80.01% - 90.00%	3,951	6.97%	282,274,154.41	10.08%
90.01% - 100.00%	2,454	4.33%	191,657,866.96	6.85%
100.00% +	2,204	3.89%	220,699,481.65	7.88%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,021	44.11%	1,475,705,727.03	52.72%
Thessaloniki	7,909	13.94%	369,488,534.26	13.20%
Macedonia	5,797	10.22%	202,287,538.23	7.23%
Peloponnese	3,998	7.05%	164,697,101.09	5.88%
Thessaly	3,758	6.63%	136,958,365.58	4.89%
Stereia Ellada	2,890	5.09%	115,231,754.01	4.12%
Creta Island	2,091	3.69%	98,785,209.04	3.53%
Ionian Islands	875	1.54%	41,825,552.82	1.49%
Thrace	1,362	2.40%	51,933,328.69	1.86%
Epirus	1,429	2.52%	49,887,241.57	1.78%
Aegean Islands	1,593	2.81%	92,517,304.74	3.30%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,207	2.13%	112,285,606.55	4.01%
12 - 24	656	1.16%	51,905,043.61	1.85%
24 - 36	2,513	4.43%	172,362,235.37	6.16%
36 - 60	13,701	24.15%	961,421,206.12	34.34%
60 - 96	5,581	9.84%	365,687,231.76	13.06%
over 96	33,065	58.29%	1,135,656,333.65	40.57%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

LEGAL LOAN TERM				
Interest expected to be received during the 1st year on:				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	19	0.03%	230,448.14	0.01%
5 - 10 years	1,143	2.02%	24,888,063.43	0.89%
10 - 15 years	3,742	6.60%	115,097,791.20	4.11%
15 - 20 years	8,003	14.11%	298,022,954.50	10.65%
20 - 25 years	11,523	20.31%	496,920,231.10	17.75%
25 - 30 years	17,674	31.16%	862,627,567.72	30.82%
30 - 35 years	9,002	15.87%	691,167,299.49	24.69%
35 years +	5,617	9.90%	310,363,301.47	11.09%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,661	75.21%	1,975,277,636.68	70.56%
Houses	14,062	24.79%	824,040,020.37	29.44%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,306	18.17%	504,665,499.79	18.03%
Purchase	28,807	50.79%	1,612,710,066.11	57.61%
Repair	11,471	20.22%	473,658,538.97	16.92%
Construction (re-mortgage)	146	0.26%	11,025,989.67	0.39%
Purchase (re-mortgage)	731	1.29%	45,065,314.41	1.61%
Repair (re-mortgage)	433	0.76%	24,872,068.62	0.89%
Equity Release	4,829	8.51%	127,320,179.49	4.55%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,690	99.94%	2,795,959,588.67	99.88%
Balloon	33	0.06%	3,358,068.39	0.12%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,666	82.27%	2,156,737,083.71	77.05%
Fixed Converting to Floating	9,944	17.53%	639,431,768.32	22.84%
Fixed to Maturity	113	0.20%	3,148,805.03	0.11%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	12,229	26.21%	389,383,658.63	18.05%
Euribor 1 Month	4,822	10.33%	269,441,837.32	12.49%
Euribor 3 Months	17,972	38.51%	873,692,292.32	40.51%
Eurobank OEK's Rate	108	0.23%	1,534,151.95	0.07%
Originator Rate	6,665	14.28%	109,688,180.68	5.09%
Saron 1M ISDA (CHF)	3,055	6.55%	308,491,889.35	14.30%
Saron 3M ISDA (CHF)	1,682	3.60%	201,278,931.21	9.33%
ESTR 1M ISDA (EUR)	61	0.13%	998,503.41	0.05%
Cap Euribor 3 Months	38	0.08%	1,689,937.75	0.08%
Other	34	0.07%	537,701.08	0.02%
<b>Grand Total</b>	<b>46,666</b>	<b>100.00%</b>	<b>2,156,737,083.71</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	0.37%	1,242,060.87	0.19%
Euribor 1 Month	87	0.87%	5,652,517.81	0.88%
Euribor 3 Months	9,814	98.69%	632,453,209.41	98.91%
Originator Rate	6	0.06%	83,980.23	0.01%
<b>Grand Total</b>	<b>9,944</b>	<b>100.00%</b>	<b>639,431,768.32</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	48	0.48%	2,405,350.35	0.38%
1 Jan 2026 - 31 Dec 2030	2,926	29.42%	175,420,386.34	27.43%
1 Jan 2031 - 31 Dec 2035	2,571	25.85%	163,642,181.09	25.59%
1 Jan 2036 - 31 Dec 2040	1,583	15.92%	94,156,768.70	14.73%
1 Jan 2041 +	2,816	28.32%	203,807,081.84	31.87%
<b>Grand Total</b>	<b>9,944</b>	<b>100.00%</b>	<b>639,431,768.32</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,723	100.00%	2,799,317,657.06	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</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	48,003	84.63%	2,500,917,177.36	89.34%
Y	8,720	15.37%	298,400,479.70	10.66%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,526	97.89%	2,730,513,956.20	97.54%
Y	1,197	2.11%	68,803,700.86	2.46%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,622	96.30%	2,655,879,988.25	94.88%
S	2,101	3.70%	143,437,668.80	5.12%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,997	89.91%	2,620,904,711.95	93.63%
Y	5,726	10.09%	178,412,945.10	6.37%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,947	95.11%	2,666,570,094.05	95.26%
Second home/Holiday houses	2,591	4.57%	124,226,246.36	4.44%
Buy-to-let/Non-Owner occupied	84	0.15%	3,744,610.55	0.13%
Other	101	0.18%	4,776,706.09	0.17%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,067	24.80%	786,125,520.32	28.08%
Other Private Employees	9,988	17.61%	540,100,347.43	19.29%
Pensioner	10,164	17.92%	340,989,091.49	12.18%
Civil Servant	5,777	10.18%	241,978,165.07	8.64%
Other Self employed	3,219	5.67%	223,296,910.89	7.98%
Unemployed	3,252	5.73%	144,838,994.44	5.17%
Bank employee	1,690	2.98%	116,961,078.76	4.18%
Civil Servant - Policeman	1,696	2.99%	80,585,932.98	2.88%
Salesman	1,276	2.25%	57,820,555.60	2.07%
Teacher	1,154	2.03%	55,666,728.59	1.99%
Military Personnel	1,435	2.53%	54,582,572.21	1.95%
Housewife	965	1.70%	44,381,161.80	1.59%
Lawyers - Juurists	535	0.94%	41,058,332.35	1.47%
Independent means	515	0.91%	36,623,640.97	1.31%
Civil Servant - Primary School Teachers	990	1.75%	34,308,624.15	1.23%
<b>Grand Total</b>	<b>56,723</b>	<b>100.00%</b>	<b>2,799,317,657.06</b>	<b>100.00%</b>