EUROBANK S.A.

Covered Bond II Programme

Investor Report

EUROBANK

Report No:	**124**
Reporting Date:	**20/10/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/9/2025	**30/9/2025**

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

I Programme Details

as of 20/10/2025

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**	**91**	**Act/360**	**2.0000%**	**3,134,444.44**	**3,134,444.44**
4	**20-Aug-25**	**20-Nov-25**	**61**	**Act/360**	**2.0000%**	**2,101,111.11**	**-**
6	**21-Jul-25**	**20-Oct-25**	**91**	**Act/360**	**2.0000%**	**3,033,333.33**	**3,033,333.33**
7	**20-Aug-25**	**20-Nov-25**	**61**	**Act/360**	**2.0000%**	**2,033,333.33**	**-**

Fixed rate liabilities	***0.00%***
WAL of liabilities	***2.49***

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/9/2025			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	463,782,406.33	2,245,409,834.80	**2,740,692,199.53**	472,539,750.38	2,272,723,049.31	**2,777,357,554.20**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	463,782,406.33	2,239,777,672.35	**2,735,060,037.08**	470,094,629.03	2,260,966,236.63	**2,762,989,548.28**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	442,475,608.27	2,223,935,991.00	**2,696,464,406.50**	448,210,800.54	2,244,714,548.13	**2,723,367,688.39**
A.4	Aggregate Original Principal O/S balance	627,918,751.39	3,595,055,767.16	**4,222,974,518.55**	636,771,026.12	3,632,268,049.38	**4,269,039,075.50**
A.5	Average Current Principal O/S balance	99,035.32	43,929.45	**49,118.99**	99,335.66	43,858.88	**49,090.74**
A.6	Average Original Principal O/S balance	134,084.72	70,334.07	**75,684.62**	133,859.79	70,095.29	**75,456.71**
A.7	Maximum Current Principal O/S balance	946,636.96	3,950,123.69	**3,950,123.69**	948,082.26	3,962,636.70	**3,962,636.70**
A.8	Maximum Original Principal O/S balance	1,354,176.99	4,000,000.00	**4,000,000.00**	1,354,176.99	4,000,000.00	**4,000,000.00**
A.9	Total Number of Loans	4,683	51,114	**55,797**	4,757	51,819	**56,576**
A.10	Weighted Average Seasoning (years)	10.15	9.60	**9.70**	10.04	9.53	**9.62**
A.11	Weighted Average Remaining Maturity (years)	18.98	18.59	**18.66**	19.07	18.65	**18.73**
A.12	Weighted Average Current Indexed LTV percent (%)	63.74	41.72	**45.70**	64.01	41.84	**45.87**
A.13	Weighted Average Current Unindexed LTV percent (%)	70.30	47.52	**51.64**	70.68	47.66	**51.84**
A.14	Weighted Average Original LTV percent (%)	79.69	66.19	**68.63**	79.72	66.14	**68.61**
A.15	Weighted Average Interest Rate - Total (%)	1.07	3.69	**3.22**	1.09	3.68	**3.21**
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.24	3.41	**2.38**	1.26	3.41	**2.39**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	94.05	94.91	**94.75**	92.49	95.37	**94.85**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.40	3.80	**3.91**	4.93	3.12	**3.45**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.55	1.05	**1.14**	2.06	0.99	**1.19**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.25	**0.21**	0.52	0.52	**0.52**
A.21	FX Rate	0.9364	-	-	0.9364	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2025					
		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	6,808	2,108,000.55	63,860	10,290,917.25	**70,668**	**12,542,092.55**
B.2	Partial Prepayments	4	76,444.64	186	2,053,246.99	**190**	**2,134,883.73**
B.3	Whole Prepayments	8	614,257.75	125	4,047,078.80	**133**	**4,703,056.75**
B.4	**Total Principal Receipts (B1+B2+B3)**	-	**2,798,702.94**	-	**16,391,243.04**	-	**19,380,033.02**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2025					
		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	5,776	443,912.92	66,856	7,112,834.64	**72,632**	**7,586,897.99**
C.2	Interest From Overdues	2,669	2,463.95	18,831	19,865.15	**21,500**	**22,496.45**
C.3	**Total Interest Receipts (C1+C2)**	-	**446,376.87**	-	**7,132,699.79**	-	**7,609,394.44**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-		-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/9/2025					
		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	4,493	436,185,004.91	47,989	2,131,078,372.90	52,482	2,596,888,929.19
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	190	27,597,401.42	3,031	108,699,299.45	3,221	138,171,107.89
A.3	**Totals (A1+ A2)**	**4,683**	**463,782,406.33**	**51,020**	**2,239,777,672.35**	**55,703**	**2,735,060,037.08**
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	94	5,632,162.45	94	5,632,162.45
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**0**	**0.00**	**94**	**5,632,162.45**	**94**	**5,632,162.45**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/9/2025					
		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	146	20,414,251.09	2,582	85,228,467.96	2,728	107,029,248.71
B.2	60 Days < Installment <= 89 Days	44	7,183,150.33	449	23,470,831.49	493	31,141,859.18
B.3	**Total (B1+B2=A4)**	**190**	**27,597,401.42**	**3,031**	**108,699,299.45**	**3,221**	**138,171,107.89**
B.4	90 Days < Installment <= 119 Days	0	0.00	92	5,581,863.89	92	5,581,863.89
B.5	120 Days < Installment <= 360 Days	0	0.00	2	50,298.56	2	50,298.56
B.6	**Total (B4+B5=A4)**	**0**	**0.00**	**94**	**5,632,162.45**	**94**	**5,632,162.45**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/9/2025					
		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	5,938,329.26	0.00	11,015,111.36	**0.00**	**17,356,770.12**
A.2	Number of Loans	0	65	0	572	**0**	**637**

III Statutory Tests

as of 30/9/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**2,696,464,406.50**	
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	**24,913,551.05**	
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)*	**2,721,377,957.55**	
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**2,562,000,000.00**	

Net Present Value Test		**Pass**
Net Present Value of Loans	*3,010,901,872.00*	
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	*24,913,551.05*	
Net Present Value of Covered Bond Liabilities	*2,432,120,218.11*	
Lump Sum Amount (C * 1%)	*24,400,000.00*	
Parallel shift +200bps of current interest rate curve		***Pass***
Net Present Value of Loans	*2,890,899,874.56*	
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	*24,913,551.05*	
Net Present Value of Covered Bond Liabilities	*2,324,342,227.54*	
*Lump Sum Amount (C * 1%)*	*24,400,000.00*	
Parallel shift -200bps of current interest rate curve		***Pass***
Net Present Value of Loans	*3,230,486,310.45*	
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	*24,913,551.05*	
Net Present Value of Covered Bond Liabilities	*2,476,406,920.06*	
*Lump Sum Amount (C * 1%)*	*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	*73,263,529.82*	
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	*0.00*	
Liquidity Buffer Reserve Ledger		
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*	

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger [2] *as of calculation date*

Balance at closing (previous period)	24,893,084.09
Credit interest	20,466.95
Opening Balance	**24,913,551.04**
Required Liquidity Buffer Reserve Ledger Amount	**26,841,111.11**
Amount credited to the account (payment to BoNY)	**1,927,560.07**
Available o/s Reserve Amount	**26,841,111.11**

Additional info *as of 30/9/2025*

Inderest due on 90+pdp loans (in EURO)	56,315.84

[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

LOAN CURRENCY	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,683	8.39%	495,282,364.73	18.07%
EUR	51,114	91.61%	2,245,409,834.80	81.93%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

ORIGINAL LOAN AMOUNT	Num of Loans	% of loans	Principal	% of OS Principal
0 - 37.500	15,468	27.72%	378,464,452.37	8.96%
37.501 - 75.000	20,097	36.02%	1,112,658,633.11	26.35%
75.001 - 100.000	8,308	14.89%	733,288,834.40	17.36%
100.001 - 150.000	7,203	12.91%	888,231,541.13	21.03%
150.001 - 250.000	3,540	6.34%	669,256,674.15	15.85%
250.001 - 500.000	1,049	1.88%	339,074,700.97	8.03%
500.001 +	132	0.24%	101,999,682.42	2.42%
Grand Total	**55,797**	**100.00%**	**4,222,974,518.55**	**100.00%**

OUTSTANDING LOAN AMOUNT	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,455	54.58%	550,745,102.18	20.10%
37.501 - 75.000	14,846	26.61%	789,446,418.03	28.80%
75.001 - 100.000	4,293	7.69%	370,547,139.14	13.52%
100.001 - 150.000	3,714	6.66%	448,106,678.13	16.35%
150.001 - 250.000	1,837	3.29%	344,388,490.50	12.57%
250.001 - 500.000	585	1.05%	186,632,551.71	6.81%
500.001 +	67	0.12%	50,825,819.82	1.85%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

ORIGINATION DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,423	13.30%	141,810,788.23	5.17%
2005	3,515	6.30%	131,646,288.77	4.80%
2006	5,354	9.60%	196,371,041.34	7.17%
2007	4,325	7.75%	181,194,690.18	6.61%
2008	2,301	4.12%	101,793,622.77	3.71%
2009	1,438	2.58%	62,864,936.21	2.29%
2010	1,936	3.47%	83,724,582.66	3.05%
2011	1,872	3.36%	66,798,440.41	2.44%
2012	1,463	2.62%	45,697,540.20	1.67%
2013	1,088	1.95%	33,165,506.02	1.21%
2014	440	0.79%	13,587,796.81	0.50%
2015	409	0.73%	16,366,024.52	0.60%
2016	431	0.77%	18,006,494.11	0.66%
2017	581	1.04%	24,778,112.51	0.90%
2018	734	1.32%	33,296,007.42	1.21%
2019	2,144	3.84%	138,442,276.95	5.05%
2020	7,464	13.38%	530,558,517.08	19.36%
2021	6,682	11.98%	462,142,832.36	16.86%
2022	3,049	5.46%	207,900,892.61	7.59%
2023	1,573	2.82%	107,758,804.83	3.93%
2024	851	1.53%	72,864,642.47	2.66%
2025	724	1.30%	69,922,361.06	2.55%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

MATURITY DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	112	0.20%	383,391.00	0.01%
2026 - 2030	10,338	18.53%	126,595,046.56	4.62%
2031 - 2035	10,253	18.38%	317,045,769.90	11.57%
2036 - 2040	10,665	19.11%	516,863,311.94	18.86%
2041 - 2045	8,586	15.39%	523,997,380.71	19.12%
2046 +	15,843	28.39%	1,255,807,299.41	45.82%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

REMAIN. TIME TO MATURITY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,753	10.31%	40,863,887.68	1.49%
40.01 - 60 months	3,627	6.50%	64,661,625.15	2.36%
60.01 - 90 months	5,927	10.62%	143,769,544.39	5.25%
90.01 - 120 months	4,403	7.89%	157,186,285.80	5.74%
120.01 - 150 months	6,333	11.35%	269,590,499.88	9.84%
150.01 - 180 months	4,427	7.93%	235,885,605.94	8.61%
over 180 months	25,327	45.39%	1,828,734,750.68	66.73%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

INTEREST RATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,104	1.98%	147,017,492.57	5.36%
1.01% - 2.00%	4,021	7.21%	389,930,086.39	14.23%
2.01% - 3.00%	3,942	7.06%	264,341,504.73	9.65%
3.01% - 4.00%	26,938	48.28%	1,330,661,269.58	48.55%
4.01% - 5.00%	13,067	23.42%	421,554,425.15	15.38%
5.01% - 6.00%	3,881	6.96%	124,850,314.22	4.56%
6.01% - 7.00%	1,896	3.40%	48,775,309.64	1.78%
7.01% +	948	1.70%	13,561,797.24	0.49%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,622	36.96%	431,856,421.94	15.76%
20.01% - 30.00%	9,039	16.20%	402,954,760.48	14.70%
30.01% - 40.00%	7,978	14.30%	441,997,393.45	16.13%
40.01% - 50.00%	6,303	11.30%	408,791,255.94	14.92%
50.01% - 60.00%	4,630	8.30%	340,904,191.62	12.44%
60.01% - 70.00%	3,133	5.61%	262,583,563.07	9.58%
70.01% - 80.00%	1,986	3.56%	201,596,277.55	7.36%
80.01% - 90.00%	1,070	1.92%	117,079,317.60	4.27%
90.01% - 100.00%	515	0.92%	62,214,956.05	2.27%
100.00% +	521	0.93%	70,714,061.84	2.58%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

CURRENT LTV_Unindexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,957	30.39%	308,433,939.92	11.25%
20.01% - 30.00%	8,664	15.53%	326,692,074.89	11.92%
30.01% - 40.00%	7,478	13.40%	374,723,001.02	13.67%
40.01% - 50.00%	6,535	11.71%	378,467,338.91	13.81%
50.01% - 60.00%	5,507	9.87%	377,823,045.27	13.79%
60.01% - 70.00%	4,865	8.72%	367,643,451.79	13.41%
70.01% - 80.00%	2,929	5.25%	267,611,085.68	9.76%
80.01% - 90.00%	1,366	2.45%	146,037,202.38	5.33%
90.01% - 100.00%	641	1.15%	78,935,179.98	2.88%
100.00% +	855	1.53%	114,325,879.70	4.17%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,765	6.75%	73,906,944.99	2.70%
20.01% - 30.00%	5,131	9.20%	145,019,845.48	5.29%
30.01% - 40.00%	6,874	12.32%	238,324,031.11	8.70%
40.01% - 50.00%	8,036	14.40%	324,996,581.44	11.86%
50.01% - 60.00%	8,025	14.38%	381,510,293.97	13.92%
60.01% - 70.00%	7,455	13.36%	403,664,634.43	14.73%
70.01% - 80.00%	8,064	14.45%	497,784,503.08	18.16%
80.01% - 90.00%	3,875	6.94%	275,302,964.86	10.05%
90.01% - 100.00%	2,419	4.34%	186,890,832.72	6.82%
100.00% +	2,153	3.86%	213,291,567.44	7.78%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

LOCATION OF PROPERTY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,653	44.18%	1,446,182,103.50	52.77%
Thessaloniki	7,789	13.96%	361,034,997.22	13.17%
Macedonia	5,679	10.18%	197,669,143.24	7.21%
Peloponnese	3,938	7.06%	161,507,767.20	5.89%
Thessaly	3,677	6.59%	134,038,522.06	4.89%
Sterea Ellada	2,831	5.07%	112,918,599.05	4.12%
Creta Island	2,044	3.66%	96,041,551.72	3.50%
Ionian Islands	863	1.55%	40,991,221.63	1.50%
Thrace	1,349	2.42%	51,145,559.49	1.87%
Epirus	1,406	2.52%	48,982,463.62	1.79%
Aegean Islands	1,568	2.81%	90,180,270.78	3.29%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

SEASONING	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	999	1.79%	94,430,769.61	3.45%
12 - 24	711	1.27%	57,674,446.63	2.10%
24 - 36	2,074	3.72%	141,022,007.69	5.15%
36 - 60	12,602	22.59%	885,067,099.05	32.29%
60 - 96	6,904	12.37%	448,200,744.62	16.35%
over 96	32,507	58.26%	1,114,297,131.93	40.66%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

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%	216,283.75	0.01%
5 - 10 years	1,114	2.00%	23,630,556.46	0.86%
10 - 15 years	3,650	6.54%	111,654,101.77	4.07%
15 - 20 years	7,781	13.95%	289,400,211.35	10.56%
20 - 25 years	11,397	20.43%	485,523,599.33	17.72%
25 - 30 years	17,335	31.07%	846,364,669.64	30.88%
30 - 35 years	8,903	15.96%	677,333,769.13	24.71%
35 years +	5,598	10.03%	306,569,008.11	11.19%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

REAL ESTATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,975	75.23%	1,934,217,101.09	70.57%
Houses	13,822	24.77%	806,475,098.44	29.43%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

LOAN PURPOSE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,087	18.08%	494,668,356.85	18.05%
Purchase	28,361	50.83%	1,580,298,348.57	57.66%
Repair	11,313	20.28%	462,713,211.12	16.88%
Construction (re-mortgage)	141	0.25%	10,722,746.04	0.39%
Purchase (re-mortgage)	723	1.30%	44,160,869.08	1.61%
Repair (re-mortgage)	423	0.76%	23,689,791.00	0.86%
Equity Release	4,749	8.51%	124,438,876.86	4.54%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

INTEREST PAYMENT FREQUENCY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,767	99.95%	2,737,753,022.11	99.89%
Balloon	30	0.05%	2,939,177.42	0.11%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

INTEREST RATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,794	82.07%	2,106,030,142.44	76.84%
Fixed Converting to Floating	9,899	17.74%	631,582,995.28	23.04%
Fixed to Maturity	104	0.19%	3,079,061.81	0.11%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

Fixed rate assets	*23.16%*
WAL of assets	*8.17*

INDEX TYPE (FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	12,014	26.23%	380,539,193.47	18.07%
Euribor 1 Month	4,744	10.36%	263,140,436.81	12.49%
Euribor 3 Months	17,779	38.82%	859,360,317.62	40.80%
Eurobank OEK's Rate	102	0.22%	1,467,840.55	0.07%
Originator Rate	6,409	14.00%	106,308,540.20	5.05%
Saron 1M ISDA (CHF)	3,002	6.56%	298,491,257.74	14.17%
Saron 3M ISDA (CHF)	1,653	3.61%	195,273,360.91	9.27%
ESTR 1M ISDA (EUR)	59	0.13%	956,937.28	0.05%
Other	32	0.07%	492,257.85	0.02%
Grand Total	**45,794**	**100.00%**	**2,106,030,142.44**	**100.00%**

INDEX TYPE (FIXED CONVERTING TO FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	35	0.35%	1,133,959.87	0.18%
Euribor 1 Month	86	0.87%	5,325,011.83	0.84%
Euribor 3 Months	9,778	98.78%	625,124,023.58	98.98%
Grand Total	**9,899**	**100.00%**	**631,582,995.28**	**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	32	0.32%	1,974,842.14	0.31%
1 Jan 2026 - 31 Dec 2030	2,919	29.49%	173,301,484.98	27.44%
1 Jan 2031 - 31 Dec 2035	2,560	25.86%	160,943,127.39	25.48%
1 Jan 2036 - 31 Dec 2040	1,581	15.97%	93,277,486.21	14.77%
1 Jan 2041 +	2,807	28.36%	202,086,054.56	32.00%
Grand Total	**9,899**	**100.00%**	**631,582,995.28**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,797	100.00%	2,740,692,199.53	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**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	47,225	84.64%	2,447,839,633.25	89.31%
Y	8,572	15.36%	292,852,566.28	10.69%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

Preferential Rate Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,615	97.88%	2,673,412,219.60	97.55%
Y	1,182	2.12%	67,279,979.92	2.45%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

STAFF LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,732	96.30%	2,600,557,608.72	94.89%
S	2,065	3.70%	140,134,590.80	5.11%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

ADD-ON LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,154	89.89%	2,565,724,161.93	93.62%
Y	5,643	10.11%	174,968,037.60	6.38%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

OCCUPANCY TYPES	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,063	95.10%	2,611,112,862.83	95.27%
Second home/Holiday houses	2,550	4.57%	121,139,665.93	4.42%
Buy-to-let/Non-Owner occupied	84	0.15%	3,715,631.61	0.14%
Other	100	0.18%	4,724,039.17	0.17%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**

Top 15 Profession Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,784	24.70%	766,168,115.95	27.96%
Other Private Employees	9,907	17.76%	532,398,732.11	19.43%
Pensioner	10,002	17.93%	334,786,297.92	12.22%
Civil Servant	5,653	10.13%	237,426,538.26	8.66%
Other Self employed	3,195	5.73%	219,053,980.46	7.99%
Unemployed	3,185	5.71%	140,847,178.83	5.14%
Bank employee	1,668	2.99%	114,879,059.49	4.19%
Civil Servant - Policeman	1,681	3.01%	79,449,383.21	2.90%
Salesman	1,232	2.21%	56,017,107.37	2.04%
Military Personnel	1,153	2.07%	54,799,843.34	2.00%
Teacher	1,417	2.54%	53,695,185.34	1.96%
Housewife	939	1.68%	42,131,207.17	1.54%
Lawyers - Juurists	523	0.94%	39,857,917.59	1.45%
Independent means	501	0.90%	35,614,070.04	1.30%
Civil Servant - Primary School Teachers	957	1.72%	33,567,582.45	1.22%
Grand Total	**55,797**	**100.00%**	**2,740,692,199.53**	**100.00%**