EUROBANK S.A.

Covered Bond II Programme

Investor Report

EUROBANK

Report No:	**125**
Reporting Date:	**20/11/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2025	**31/10/2025**

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

I Programme Details

as of 20/11/2025

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	**20-Oct-25**	**20-Jan-26**	**31**	**Act/360**	**2.0000%**	**1,067,777.78**	
4	**20-Aug-25**	**20-Nov-25**	**92**	**Act/360**	**2.0000%**	**3,168,888.89**	**3,168,888.89**
6	**20-Oct-25**	**20-Jan-26**	**31**	**Act/360**	**2.0000%**	**1,033,333.33**	
7	**20-Aug-25**	**20-Nov-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 31/10/2025			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	459,808,907.30	2,226,566,016.64	**2,721,676,286.16**	463,782,406.33	2,245,409,834.80	**2,740,692,199.53**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	459,808,907.30	2,220,892,205.55	**2,716,002,475.07**	463,782,406.33	2,239,777,672.35	**2,735,060,037.08**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	438,079,073.53	2,205,381,006.53	**2,677,093,156.34**	442,475,608.27	2,223,935,991.00	**2,696,464,406.50**
A.4	Aggregate Original Principal O/S balance	627,981,810.69	3,576,585,027.18	**4,204,566,837.87**	627,918,751.39	3,595,055,767.16	**4,222,974,518.55**
A.5	Average Current Principal O/S balance	98,713.81	43,845.58	**49,092.29**	99,035.32	43,929.45	**49,118.99**
A.6	Average Original Principal O/S balance	134,817.91	70,430.17	**75,839.95**	134,084.72	70,334.07	**75,684.62**
A.7	Maximum Current Principal O/S balance	945,194.82	3,937,581.27	**3,937,581.27**	946,636.96	3,950,123.69	**3,950,123.69**
A.8	Maximum Original Principal O/S balance	1,365,404.68	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	4,658	50,782	**55,440**	4,683	51,114	**55,797**
A.10	Weighted Average Seasoning (years)	10.23	9.67	**9.77**	10.15	9.60	**9.70**
A.11	Weighted Average Remaining Maturity (years)	18.94	18.54	**18.61**	18.98	18.59	**18.66**
A.12	Weighted Average Current Indexed LTV percent (%)	64.02	41.65	**45.72**	63.74	41.72	**45.70**
A.13	Weighted Average Current Unindexed LTV percent (%)	70.67	47.44	**51.67**	70.30	47.52	**51.64**
A.14	Weighted Average Original LTV percent (%)	80.09	66.15	**68.69**	79.69	66.19	**68.63**
A.15	Weighted Average Interest Rate - Total (%)	1.04	3.40	**2.97**	1.07	3.69	**3.22**
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.23	3.44	**2.39**	1.24	3.41	**2.38**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	94.39	95.18	**95.03**	94.05	94.91	**94.75**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.98	3.41	**3.52**	4.40	3.80	**3.91**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.63	1.15	**1.24**	1.55	1.05	**1.14**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.25	**0.21**	0.00	0.25	**0.21**
A.21	FX Rate	0.9287	-	-	0.9364	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2025					
		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	6,745	2,107,421.30	56,602	9,782,805.94	**63,347**	**12,052,022.37**
B.2	Partial Prepayments	4	142,477.44	159	1,452,261.11	**163**	**1,605,677.11**
B.3	Whole Prepayments	11	322,850.57	122	4,009,952.94	**133**	**4,357,590.03**
B.4	**Total Principal Receipts (B1+B2+B3)**	**-**	**2,572,749.31**	**-**	**15,245,019.99**	**-**	**18,015,289.52**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2025					
		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	5,625	416,579.13	58,836	6,848,945.79	**64,461**	**7,297,507.36**
C.2	Interest From Overdues	2,646	2,243.47	16,098	18,471.25	**18,744**	**20,886.96**
C.3	**Total Interest Receipts (C1+C2)**	-	**418,822.60**	-	**6,867,417.04**	-	**7,318,394.32**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-		-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2025					
		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	4,482	434,005,085.46	47,863	2,119,189,540.57	52,345	2,586,514,926.01
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	176	25,803,821.84	2,842	101,702,664.98	3,018	129,487,549.05
A.3	**Totals (A1+ A2)**	**4,658**	**459,808,907.30**	**50,705**	**2,220,892,205.55**	**55,363**	**2,716,002,475.07**
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	77	5,673,811.09	77	5,673,811.09
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**0**	**0.00**	**77**	**5,673,811.09**	**77**	**5,673,811.09**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2025					
		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	132	18,320,062.28	2,404	76,015,988.90	2,536	95,742,555.37
B.2	60 Days < Installment <= 89 Days	44	7,483,759.56	438	25,686,676.08	482	33,744,993.69
B.3	**Total (B1+B2=A4)**	**176**	**25,803,821.84**	**2,842**	**101,702,664.98**	**3,018**	**129,487,549.05**
B.4	90 Days < Installment <= 119 Days	0	0.00	77	5,673,811.09	77	5,673,811.09
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	**Total (B4+B5=A4)**	**0**	**0.00**	**77**	**5,673,811.09**	**77**	**5,673,811.09**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/10/2025					
		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	1,435,894.69	0.00	3,768,918.82	**0.00**	**5,315,052.87**
A.2	Number of Loans	0	14	0	196	**0**	**210**

III Statutory Tests

as of 31/10/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**2,677,093,156.34**
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	**26,862,160.27**
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)*	**2,703,955,316.61**	
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**2,562,000,000.00**	

Net Present Value Test — Pass

Net Present Value of Loans	*2,985,087,837.51*	
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	*26,862,160.27*	
Net Present Value of Covered Bond Liabilities	*2,433,231,381.93*	
Lump Sum Amount (C * 1%)	*24,400,000.00*	

Parallel shift +200bps of current interest rate curve — **Pass**

Net Present Value of Loans	*2,851,366,178.86*	
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	*26,862,160.27*	
Net Present Value of Covered Bond Liabilities	*2,328,838,822.49*	
*Lump Sum Amount (C * 1%)*	*24,400,000.00*	

Parallel shift -200bps of current interest rate curve — **Pass**

	3,221,495,343.97	
Net Present Value of Loans	*0.00*	
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	*26,862,160.27*	
NPV of Liquidity Buffer Reserve Ledger	*2,474,519,356.53*	
Net Present Value of Covered Bond Liabilities	*24,400,000.00*	
*Lump Sum Amount (C * 1%)*		

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	*71,900,740.20*	
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	*41,764,383.56*	
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)	26,841,111.11
Credit interest	21,049.15
Opening Balance	**26,862,160.26**
Required Liquidity Buffer Reserve Ledger Amount	**23,773,333.33**
Amount credited to the account (payment to BoNY)	**-3,088,826.93**
Available o/s Reserve Amount	**23,773,333.33**

Additional info

as of 31/10/2025

Inderest due on 90+pdp loans (in EURO)	52,784.90

[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	4,658	8.40%	495,110,269.52	18.19%
EUR	50,782	91.60%	2,226,566,016.64	81.81%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

ORIGINAL LOAN AMOUNT	Num of Loans	% of loans	Principal	% of OS_Principal
0 - 37.500	15,323	27.64%	375,483,330.38	8.93%
37.501 - 75.000	19,974	36.03%	1,105,949,167.22	26.30%
75.001 - 100.000	8,260	14.90%	728,995,112.89	17.34%
100.001 - 150.000	7,165	12.92%	883,567,449.77	21.01%
150.001 - 250.000	3,539	6.38%	669,245,936.81	15.92%
250.001 - 500.000	1,046	1.89%	338,634,611.11	8.05%
500.001 +	133	0.24%	102,691,229.69	2.44%
Grand Total	**55,440**	**100.00%**	**4,204,566,837.87**	**100.00%**

OUTSTANDING LOAN AMOUNT	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,299	54.65%	547,196,925.67	20.11%
37.501 - 75.000	14,720	26.55%	782,464,483.21	28.75%
75.001 - 100.000	4,258	7.68%	367,430,944.33	13.50%
100.001 - 150.000	3,685	6.65%	444,595,882.38	16.34%
150.001 - 250.000	1,822	3.29%	341,439,078.33	12.55%
250.001 - 500.000	590	1.06%	188,279,819.89	6.92%
500.001 +	66	0.12%	50,269,152.33	1.85%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

ORIGINATION DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,320	13.20%	139,546,448.37	5.13%
2005	3,478	6.27%	130,440,126.11	4.79%
2006	5,325	9.60%	194,944,108.63	7.16%
2007	4,307	7.77%	180,154,600.95	6.62%
2008	2,291	4.13%	101,073,574.78	3.71%
2009	1,429	2.58%	62,112,021.78	2.28%
2010	1,916	3.46%	83,083,461.29	3.05%
2011	1,860	3.35%	66,142,550.63	2.43%
2012	1,455	2.62%	45,264,404.70	1.66%
2013	1,085	1.96%	32,878,000.72	1.21%
2014	436	0.79%	13,469,981.01	0.49%
2015	405	0.73%	16,041,560.81	0.59%
2016	430	0.78%	17,832,464.30	0.66%
2017	579	1.04%	24,613,063.98	0.90%
2018	733	1.32%	33,071,736.79	1.22%
2019	2,133	3.85%	137,637,351.66	5.06%
2020	7,434	13.41%	528,471,530.61	19.42%
2021	6,656	12.01%	460,222,720.23	16.91%
2022	3,034	5.47%	206,045,076.65	7.57%
2023	1,564	2.82%	106,972,176.09	3.93%
2024	851	1.53%	72,643,088.99	2.67%
2025	719	1.30%	69,016,237.05	2.54%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

MATURITY DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	59	0.11%	126,211.81	0.00%
2026 - 2030	10,189	18.38%	122,631,636.97	4.51%
2031 - 2035	10,215	18.43%	313,231,539.43	11.51%
2036 - 2040	10,638	19.19%	514,259,852.92	18.89%
2041 - 2045	8,564	15.45%	521,376,940.85	19.16%
2046 +	15,775	28.45%	1,250,050,104.17	45.93%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

REMAIN. TIME TO MATURITY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,678	10.24%	39,911,053.99	1.47%
40.01 - 60 months	3,712	6.70%	66,919,467.93	2.46%
60.01 - 90 months	5,851	10.55%	141,560,216.76	5.20%
90.01 - 120 months	4,420	7.97%	156,674,457.12	5.76%
120.01 - 150 months	6,309	11.38%	271,434,173.08	9.97%
150.01 - 180 months	4,420	7.97%	235,828,800.68	8.66%
over 180 months	25,050	45.18%	1,809,348,116.59	66.48%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

INTEREST RATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,106	1.99%	147,595,108.69	5.42%
1.01% - 2.00%	3,995	7.21%	389,108,797.77	14.30%
2.01% - 3.00%	11,982	21.61%	745,104,932.42	27.38%
3.01% - 4.00%	18,618	33.58%	831,852,258.02	30.56%
4.01% - 5.00%	13,035	23.51%	422,537,770.77	15.52%
5.01% - 6.00%	3,881	7.00%	123,825,854.01	4.55%
6.01% - 7.00%	1,889	3.41%	48,369,721.88	1.78%
7.01% +	934	1.68%	13,281,842.59	0.49%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,541	37.05%	429,503,644.98	15.78%
20.01% - 30.00%	8,997	16.23%	400,531,046.37	14.72%
30.01% - 40.00%	7,907	14.26%	439,308,293.71	16.14%
40.01% - 50.00%	6,262	11.30%	405,460,487.98	14.90%
50.01% - 60.00%	4,573	8.25%	336,704,562.05	12.37%
60.01% - 70.00%	3,108	5.61%	260,762,493.98	9.58%
70.01% - 80.00%	1,958	3.53%	198,738,277.12	7.30%
80.01% - 90.00%	1,058	1.91%	116,029,627.31	4.26%
90.01% - 100.00%	507	0.91%	61,322,428.10	2.25%
100.00% +	529	0.95%	73,315,424.57	2.69%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

CURRENT LTV_Unindexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,956	30.58%	308,756,806.75	11.34%
20.01% - 30.00%	8,577	15.47%	323,750,809.61	11.90%
30.01% - 40.00%	7,405	13.36%	371,148,206.66	13.64%
40.01% - 50.00%	6,515	11.75%	377,468,837.55	13.87%
50.01% - 60.00%	5,471	9.87%	375,694,884.88	13.80%
60.01% - 70.00%	4,792	8.64%	362,576,918.83	13.32%
70.01% - 80.00%	2,890	5.21%	263,939,548.60	9.70%
80.01% - 90.00%	1,335	2.41%	142,755,417.98	5.25%
90.01% - 100.00%	648	1.17%	80,088,883.36	2.94%
100.00% +	851	1.53%	115,495,971.93	4.24%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,737	6.74%	72,883,923.11	2.68%
20.01% - 30.00%	5,089	9.18%	143,457,956.00	5.27%
30.01% - 40.00%	6,822	12.31%	236,672,729.37	8.70%
40.01% - 50.00%	7,978	14.39%	321,703,649.13	11.82%
50.01% - 60.00%	7,974	14.38%	378,273,445.92	13.90%
60.01% - 70.00%	7,416	13.38%	400,729,747.70	14.72%
70.01% - 80.00%	8,026	14.48%	494,666,868.09	18.18%
80.01% - 90.00%	3,845	6.94%	273,326,704.52	10.04%
90.01% - 100.00%	2,397	4.32%	184,863,504.13	6.79%
100.00% +	2,156	3.89%	215,097,758.18	7.90%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

LOCATION OF PROPERTY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,515	44.22%	1,437,279,059.84	52.81%
Thessaloniki	7,730	13.94%	357,974,665.35	13.15%
Macedonia	5,645	10.18%	196,134,679.18	7.21%
Peloponnese	3,908	7.05%	160,489,413.07	5.90%
Thessaly	3,651	6.59%	133,058,366.14	4.89%
Sterea Ellada	2,818	5.08%	112,257,001.04	4.12%
Creta Island	2,034	3.67%	95,293,901.11	3.50%
Ionian Islands	858	1.55%	40,667,031.93	1.49%
Thrace	1,337	2.41%	50,692,993.18	1.86%
Epirus	1,390	2.51%	48,343,082.50	1.78%
Aegean Islands	1,554	2.80%	89,486,092.81	3.29%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

SEASONING	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	904	1.63%	84,384,229.59	3.10%
12 - 24	720	1.30%	61,267,050.83	2.25%
24 - 36	1,843	3.32%	125,844,937.17	4.62%
36 - 60	11,016	19.87%	763,978,096.22	28.07%
60 - 96	8,665	15.63%	580,302,387.86	21.32%
over 96	32,292	58.25%	1,105,899,584.48	40.63%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**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%	208,415.45	0.01%
5 - 10 years	1,098	1.98%	22,998,372.56	0.85%
10 - 15 years	3,609	6.51%	109,947,939.74	4.04%
15 - 20 years	7,701	13.89%	286,530,531.28	10.53%
20 - 25 years	11,353	20.48%	481,425,625.75	17.69%
25 - 30 years	17,209	31.04%	840,027,714.18	30.86%
30 - 35 years	8,875	16.01%	675,466,546.47	24.82%
35 years +	5,576	10.06%	305,071,140.72	11.21%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

REAL ESTATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,702	75.22%	1,920,742,328.29	70.57%
Houses	13,738	24.78%	800,933,957.87	29.43%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

LOAN PURPOSE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,026	18.08%	491,638,687.83	18.06%
Purchase	28,165	50.80%	1,568,760,503.14	57.64%
Repair	11,245	20.28%	459,462,126.90	16.88%
Construction (re-mortgage)	141	0.25%	10,720,117.42	0.39%
Purchase (re-mortgage)	720	1.30%	44,008,058.42	1.62%
Repair (re-mortgage)	422	0.76%	23,589,184.14	0.87%
Equity Release	4,721	8.52%	123,497,608.31	4.54%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

INTEREST PAYMENT FREQUENCY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,413	99.95%	2,719,024,168.31	99.90%
Balloon	27	0.05%	2,652,117.84	0.10%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

INTEREST RATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,449	81.98%	2,091,451,993.59	76.84%
Fixed Converting to Floating	9,875	17.81%	626,975,228.44	23.04%
Fixed to Maturity	116	0.21%	3,249,064.13	0.12%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

Fixed rate assets	*23.16%*
WAL of assets	*8.23*

INDEX TYPE (FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,942	26.28%	376,691,856.41	18.01%
Euribor 1 Month	4,712	10.37%	260,893,547.91	12.47%
Euribor 3 Months	17,675	38.89%	852,995,732.94	40.78%
Eurobank OEK's Rate	100	0.22%	1,442,239.59	0.07%
Originator Rate	6,301	13.86%	104,488,389.58	5.00%
Saron 1M ISDA (CHF)	2,987	6.57%	298,431,884.45	14.27%
Saron 3M ISDA (CHF)	1,643	3.62%	195,117,103.52	9.33%
ESTR 1M ISDA (EUR)	58	0.13%	943,385.91	0.05%
Other	31	0.07%	447,853.27	0.02%
Grand Total	**45,449**	**100.00%**	**2,091,451,993.59**	**100.00%**

INDEX TYPE (FIXED CONVERTING TO FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	34	0.34%	1,110,846.82	0.18%
Euribor 1 Month	86	0.87%	5,303,601.69	0.85%
Euribor 3 Months	9,755	98.78%	620,560,779.93	98.98%
Grand Total	**9,875**	**100.00%**	**626,975,228.44**	**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	29	0.29%	1,770,405.96	0.28%
1 Jan 2026 - 31 Dec 2030	2,904	29.41%	171,538,039.25	27.36%
1 Jan 2031 - 31 Dec 2035	2,560	25.92%	159,963,371.81	25.51%
1 Jan 2036 - 31 Dec 2040	1,578	15.98%	92,770,859.11	14.80%
1 Jan 2041 +	2,804	28.39%	200,932,552.31	32.05%
Grand Total	**9,875**	**100.00%**	**626,975,228.44**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,440	100.00%	2,721,676,286.16	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**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	46,942	84.67%	2,430,913,267.67	89.32%
Y	8,498	15.33%	290,763,018.49	10.68%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

Preferential Rate Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,267	97.88%	2,654,753,664.10	97.54%
Y	1,173	2.12%	66,922,622.06	2.46%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

STAFF LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,381	96.29%	2,582,241,026.52	94.88%
S	2,059	3.71%	139,435,259.64	5.12%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

ADD-ON LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,830	89.88%	2,548,007,160.50	93.62%
Y	5,610	10.12%	173,669,125.65	6.38%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

OCCUPANCY TYPES	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	52,722	95.10%	2,593,306,284.92	95.28%
Second home/Holiday houses	2,533	4.57%	119,973,181.64	4.41%
Buy-to-let/Non-Owner occupied	83	0.15%	3,671,750.82	0.13%
Other	102	0.18%	4,725,068.78	0.17%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**

Top 15 Profession Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,659	24.64%	759,339,142.34	27.90%
Other Private Employees	9,866	17.80%	529,039,422.53	19.44%
Pensioner	9,964	17.97%	333,410,840.42	12.25%
Civil Servant	5,639	10.17%	237,016,618.57	8.71%
Other Self employed	3,181	5.74%	218,069,856.92	8.01%
Unemployed	3,146	5.67%	138,824,583.66	5.10%
Bank employee	1,659	2.99%	113,974,736.80	4.19%
Civil Servant - Policeman	1,669	3.01%	78,826,402.74	2.90%
Salesman	1,223	2.21%	55,388,720.41	2.04%
Military Personnel	1,149	2.07%	54,679,879.85	2.01%
Teacher	1,407	2.54%	53,415,965.49	1.96%
Housewife	927	1.67%	41,698,010.35	1.53%
Lawyers - Juurists	518	0.93%	39,340,273.01	1.45%
Independent means	495	0.89%	35,395,655.42	1.30%
Civil Servant - Primary School Teachers	938	1.69%	33,256,177.63	1.22%
Grand Total	**55,440**	**100.00%**	**2,721,676,286.16**	**100.00%**