

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 123

Reporting Date: 22/9/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2025	31/8/2025

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

I Programme Details as of 22/9/2025

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	63	Act/360	2.0000%	2,170,000.00	-
4	20-Aug-25	20-Nov-25	33	Act/360	2.0000%	1,136,666.67	-
6	21-Jul-25	20-Oct-25	63	Act/360	2.0000%	2,100,000.00	-
7	20-Aug-25	20-Nov-25	33	Act/360	2.0000%	1,100,000.00	-

Fixed rate liabilities 0.00%

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/8/2025			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	472,539,750.38	2,272,723,049.31	2,777,357,554.20	475,377,526.14	2,287,994,083.71	2,799,317,657.06
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	470,094,629.03	2,260,966,236.63	2,762,989,548.28	474,479,997.48	2,281,707,723.14	2,792,065,900.49
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	448,210,800.54	2,244,714,548.13	2,723,367,688.39	451,403,699.94	2,265,167,410.50	2,750,704,357.84
A.4	Aggregate Original Principal O/S balance	636,771,026.12	3,632,268,049.38	4,269,039,075.50	642,293,499.13	3,643,227,746.19	4,285,521,245.32
A.5	Average Current Principal O/S balance	99,335.66	43,858.88	49,090.74	99,659.86	44,039.69	49,350.66
A.6	Average Original Principal O/S balance	133,859.79	70,095.29	75,456.71	134,652.73	70,125.45	75,551.74
A.7	Maximum Current Principal O/S balance	948,082.26	3,962,636.70	3,962,636.70	950,642.90	3,975,120.38	3,975,120.38
A.8	Maximum Original Principal O/S balance	1,354,176.99	4,000,000.00	4,000,000.00	1,363,936.03	4,000,000.00	4,000,000.00
A.9	Total Number of Loans	4,757	51,819	56,576	4,770	51,953	56,723
A.10	Weighted Average Seasoning (years)	10.04	9.53	9.62	9.98	9.46	9.55
A.11	Weighted Average Remaining Maturity (years)	19.07	18.65	18.73	19.13	18.70	18.78
A.12	Weighted Average Current Indexed LTV percent (%)	64.01	41.84	45.87	64.54	41.90	46.04
A.13	Weighted Average Current Unindexed LTV percent (%)	70.68	47.66	51.84	71.27	47.74	52.04
A.14	Weighted Average Original LTV percent (%)	79.72	66.14	68.61	80.02	66.15	68.68
A.15	Weighted Average Interest Rate - Total (%)	1.09	3.68	3.21	1.23	3.67	3.22
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.26	3.41	2.39	1.41	3.41	2.45
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	92.49	95.37	94.85	94.05	95.36	95.12
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.93	3.12	3.45	4.09	3.40	3.53
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	2.06	0.99	1.19	1.67	0.97	1.10
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.52	0.52	0.52	0.19	0.27	0.26
A.21	FX Rate	0.9364	-	-	0.9297	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,367	2,003,444.18	56,009	9,232,756.85	62,376	11,372,274.34
B.2	Partial Prepayments	0	0.00	151	1,291,672.28	151	1,291,672.28
B.3	Whole Prepayments	7	556,414.44	113	3,785,775.08	120	4,379,981.02
B.4	Total Principal Receipts (B1+B2+B3)	-	2,559,858.62	-	14,310,204.21	-	17,043,927.64

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	5,532	471,385.41	58,893	6,579,911.04	64,425	7,083,312.80
C.2	Interest From Overdues	2,471	2,051.63	16,074	16,479.34	18,545	18,670.32
C.3	Total Interest Receipts (C1+C2)	-	473,437.04	-	6,596,390.38	-	7,101,983.12
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 31/8/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,504	437,043,947.41	49,984	2,167,458,718.30	54,488	2,634,186,556.20
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	234	33,050,681.62	1,661	93,507,518.33	1,895	128,802,992.08
A.3	Totals (A1+ A2)	4,738	470,094,629.03	51,645	2,260,966,236.63	56,383	2,762,989,548.28
A.4	In Arrears Loans 90 Days To 360 Days	19	2,445,121.35	174	11,756,812.68	193	14,368,005.92
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	19	2,445,121.35	174	11,756,812.68	193	14,368,005.92

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2025					
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	171	23,306,227.53	1,308	70,918,895.11	1,479	95,808,074.45
B.2	60 Days < Installment <= 89 Days	63	9,744,454.09	353	22,588,623.22	416	32,994,917.63
B.3	Total (B1+B2=A4)	234	33,050,681.62	1,661	93,507,518.33	1,895	128,802,992.08
B.4	90 Days < Installment <= 119 Days	13	1,925,790.62	122	9,108,556.19	135	11,165,145.92
B.5	120 Days < Installment <= 360 Days	6	519,330.73	52	2,648,256.49	58	3,202,860.00
B.6	Total (B4+B5=A4)	19	2,445,121.35	174	11,756,812.68	193	14,368,005.92

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 31/8/2025					
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	276,522.01	0.00	1,055,827.52	0.00	1,351,130.82
A.2	Number of Loans	0	2	0	15	0	17

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,723,367,688.39
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	24,893,084.10
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>	2,748,260,772.49	
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	3,045,907,228.52	
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	24,893,084.10	
Net Present Value of Covered Bond Liabilities	2,432,776,558.82	
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	2,922,519,678.11	
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	24,893,084.10	
Net Present Value of Covered Bond Liabilities	2,321,079,937.96	
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	3,267,780,346.16	
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	24,893,084.10	
Net Present Value of Covered Bond Liabilities	2,477,042,773.91	
Lump Sum Amount <i>(C * 1%)</i>	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	72,550,801.29	
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	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)	24,874,444.44	
Credit interest	18,639.65	
Opening Balance	24,893,084.09	
Required Liquidity Buffer Reserve Ledger Amount	24,874,444.44	
Amount credited to the account (payment to BoNY)	0.00	
Available o/s Reserve Amount	24,893,084.09	
Additional info		as of 31/8/2025
Inderest due on 90+pdp loans (in EURO)	134,713.20	

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	4,757	8.41%	504,634,504.89	18.17%
EUR	51,819	91.59%	2,272,723,049.31	81.83%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of OS Principal
0 - 37.500	15,822	27.97%	385,642,476.01	9.03%
37.501 - 75.000	20,331	35.94%	1,125,479,138.54	26.36%
75.001 - 100.000	8,396	14.84%	741,257,299.05	17.36%
100.001 - 150.000	7,260	12.83%	895,257,306.51	20.97%
150.001 - 250.000	3,573	6.32%	675,551,163.70	15.82%
250.001 - 500.000	1,061	1.88%	343,312,025.52	8.04%
500.001 +	133	0.24%	102,539,666.17	2.40%
Grand Total	56,576	100.00%	4,269,039,075.50	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,907	54.63%	554,776,838.33	19.97%
37.501 - 75.000	15,021	26.55%	798,790,499.59	28.76%
75.001 - 100.000	4,339	7.67%	374,625,266.07	13.49%
100.001 - 150.000	3,768	6.66%	454,612,567.63	16.37%
150.001 - 250.000	1,874	3.31%	351,436,197.00	12.65%
250.001 - 500.000	598	1.06%	191,110,726.39	6.88%
500.001 +	69	0.12%	52,005,459.18	1.87%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,664	13.55%	144,549,429.18	5.20%
2005	3,650	6.45%	133,573,384.99	4.81%
2006	5,397	9.54%	198,837,644.27	7.16%
2007	4,344	7.68%	183,257,104.97	6.60%
2008	2,314	4.09%	102,707,796.77	3.70%
2009	1,449	2.56%	63,650,236.25	2.29%
2010	1,981	3.50%	84,667,951.22	3.05%
2011	1,889	3.34%	67,706,507.42	2.44%
2012	1,480	2.62%	46,142,414.62	1.66%
2013	1,096	1.94%	33,670,179.49	1.21%
2014	445	0.79%	13,809,546.89	0.50%
2015	416	0.74%	16,466,257.18	0.59%
2016	434	0.77%	18,232,003.53	0.66%
2017	588	1.04%	24,978,563.44	0.90%
2018	737	1.30%	33,483,841.15	1.21%
2019	2,176	3.85%	141,650,730.00	5.10%
2020	7,537	13.32%	538,312,979.01	19.38%
2021	6,747	11.93%	468,416,499.04	16.87%
2022	3,065	5.42%	210,177,944.04	7.57%
2023	1,586	2.80%	109,324,913.11	3.94%
2024	853	1.51%	73,147,089.61	2.63%
2025	728	1.29%	70,594,538.03	2.54%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	362	0.64%	803,126.97	0.03%
2026 - 2030	10,565	18.67%	130,921,733.72	4.71%
2031 - 2035	10,307	18.22%	321,401,434.78	11.57%
2036 - 2040	10,738	18.98%	523,431,435.88	18.85%
2041 - 2045	8,636	15.26%	530,087,664.63	19.09%
2046 +	15,968	28.22%	1,270,712,158.22	45.75%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,913	10.45%	40,480,361.54	1.46%
40.01 - 60 months	3,791	6.70%	66,376,742.21	2.39%
60.01 - 90 months	5,963	10.54%	144,794,737.78	5.21%
90.01 - 120 months	4,343	7.68%	155,845,306.64	5.61%
120.01 - 150 months	6,400	11.31%	271,569,501.26	9.78%
150.01 - 180 months	4,463	7.89%	237,998,078.60	8.57%
over 180 months	25,703	45.43%	1,860,292,826.17	66.98%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,120	1.98%	149,214,198.83	5.37%
1.01% - 2.00%	4,069	7.19%	396,941,754.90	14.29%
2.01% - 3.00%	1,933	3.42%	132,954,518.05	4.79%
3.01% - 4.00%	29,191	51.60%	1,480,363,711.38	53.30%
4.01% - 5.00%	13,363	23.62%	426,386,107.93	15.35%
5.01% - 6.00%	4,150	7.34%	132,842,668.23	4.78%
6.01% - 7.00%	1,788	3.16%	44,947,782.19	1.62%
7.01% +	962	1.70%	13,706,812.69	0.49%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	21,012	37.14%	435,956,584.21	15.70%
20.01% - 30.00%	9,098	16.08%	404,788,577.16	14.57%
30.01% - 40.00%	8,038	14.21%	446,535,775.24	16.08%
40.01% - 50.00%	6,354	11.23%	413,011,494.65	14.87%
50.01% - 60.00%	4,700	8.31%	346,531,955.07	12.48%
60.01% - 70.00%	3,178	5.62%	266,929,681.71	9.61%
70.01% - 80.00%	2,024	3.58%	205,227,802.32	7.39%
80.01% - 90.00%	1,104	1.95%	120,753,973.28	4.35%
90.01% - 100.00%	528	0.93%	64,206,280.27	2.31%
100.00% +	540	0.95%	73,415,430.27	2.64%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,275	30.53%	309,356,409.07	11.14%
20.01% - 30.00%	8,740	15.45%	330,517,430.26	11.90%
30.01% - 40.00%	7,561	13.36%	378,773,080.83	13.64%
40.01% - 50.00%	6,597	11.66%	383,225,596.23	13.80%
50.01% - 60.00%	5,513	9.74%	377,456,330.10	13.59%
60.01% - 70.00%	4,950	8.75%	374,973,308.76	13.50%
70.01% - 80.00%	3,001	5.30%	274,439,895.71	9.88%
80.01% - 90.00%	1,394	2.46%	149,058,548.72	5.37%
90.01% - 100.00%	663	1.17%	81,761,499.43	2.94%
100.00% +	882	1.56%	117,795,455.09	4.24%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,846	6.80%	75,382,969.17	2.71%
20.01% - 30.00%	5,268	9.31%	147,326,915.24	5.30%
30.01% - 40.00%	6,989	12.35%	240,934,731.09	8.67%
40.01% - 50.00%	8,130	14.37%	329,621,350.21	11.87%
50.01% - 60.00%	8,114	14.34%	385,832,805.54	13.89%
60.01% - 70.00%	7,523	13.30%	407,646,141.77	14.68%
70.01% - 80.00%	8,170	14.44%	505,222,807.98	18.19%
80.01% - 90.00%	3,918	6.93%	279,040,208.46	10.05%
90.01% - 100.00%	2,437	4.31%	189,506,408.82	6.82%
100.00% +	2,181	3.85%	216,843,215.93	7.81%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,957	44.11%	1,463,557,871.02	52.70%
Thessaloniki	7,895	13.95%	367,130,263.50	13.22%
Macedonia	5,778	10.21%	200,616,492.31	7.22%
Peloponnese	3,992	7.06%	163,478,581.31	5.89%
Thessaly	3,749	6.63%	136,036,424.08	4.90%
Sterea Ellada	2,880	5.09%	114,475,320.77	4.12%
Creta Island	2,081	3.68%	97,865,417.72	3.52%
Ionian Islands	873	1.54%	41,520,168.84	1.49%
Thrace	1,359	2.40%	51,539,784.15	1.86%
Epirus	1,426	2.52%	49,400,440.89	1.78%
Aegean Islands	1,586	2.80%	91,736,789.61	3.30%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,170	2.07%	109,385,835.96	3.94%
12 - 24	631	1.12%	49,303,440.77	1.78%
24 - 36	2,317	4.10%	159,027,537.71	5.73%
36 - 60	13,734	24.28%	962,774,156.29	34.67%
60 - 96	5,705	10.08%	370,732,735.43	13.35%
over 96	33,019	58.36%	1,126,133,848.05	40.55%
Grand Total	56,576	100.00%	2,777,357,554.20	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%	223,575.41	0.01%
5 - 10 years	1,140	2.01%	24,362,233.41	0.88%
10 - 15 years	3,730	6.59%	113,736,655.87	4.10%
15 - 20 years	7,967	14.08%	294,168,181.84	10.59%
20 - 25 years	11,494	20.32%	492,230,618.62	17.72%
25 - 30 years	17,628	31.16%	856,605,253.99	30.84%
30 - 35 years	8,986	15.88%	687,330,205.93	24.75%
35 years +	5,612	9.92%	308,700,829.14	11.11%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,554	75.22%	1,959,211,392.05	70.54%
Houses	14,022	24.78%	818,146,162.15	29.46%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,274	18.16%	500,800,235.30	18.03%
Purchase	28,739	50.80%	1,600,159,016.63	57.61%
Repair	11,445	20.23%	469,780,289.08	16.91%
Construction (re-mortgage)	145	0.26%	10,928,044.96	0.39%
Purchase (re-mortgage)	730	1.29%	44,734,066.03	1.61%
Repair (re-mortgage)	429	0.76%	24,535,561.74	0.88%
Equity Release	4,814	8.51%	126,420,340.46	4.55%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,544	99.94%	2,774,282,036.08	99.89%
Balloon	32	0.06%	3,075,518.12	0.11%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,509	82.21%	2,137,610,647.15	76.97%
Fixed Converting to Floating	9,936	17.56%	636,615,106.36	22.92%
Fixed to Maturity	131	0.23%	3,131,800.69	0.11%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	12,181	26.19%	385,343,533.76	18.03%
Euribor 1 Month	4,802	10.32%	267,301,137.97	12.50%
Euribor 3 Months	17,961	38.62%	870,411,018.54	40.72%
Eurobank OEK's Rate	108	0.23%	1,508,908.45	0.07%
Originator Rate	6,636	14.27%	108,436,604.82	5.07%
Saron 1M ISDA (CHF)	3,047	6.55%	303,948,787.30	14.22%
Saron 3M ISDA (CHF)	1,680	3.61%	199,159,372.95	9.32%
ESTR 1M ISDA (EUR)	60	0.13%	971,110.86	0.05%
Other	34	0.07%	530,172.50	0.02%
Grand Total	46,509	100.00%	2,137,610,647.15	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	36	0.36%	1,218,788.62	0.19%
Euribor 1 Month	87	0.88%	5,631,885.60	0.88%
Euribor 3 Months	9,809	98.72%	629,712,563.57	98.92%
Originator Rate	4	0.04%	51,868.57	0.01%
Grand Total	9,936	100.00%	636,615,106.36	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	42	0.42%	2,316,454.34	0.36%
1 Jan 2026 - 31 Dec 2030	2,929	29.48%	174,910,038.25	27.48%
1 Jan 2031 - 31 Dec 2035	2,572	25.89%	162,779,886.01	25.57%
1 Jan 2036 - 31 Dec 2040	1,581	15.91%	93,660,075.43	14.71%
1 Jan 2041 +	2,812	28.30%	202,948,652.33	31.88%
Grand Total	9,936	100.00%	636,615,106.36	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,576	100.00%	2,777,357,554.20	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	56,576	100.00%	2,777,357,554.20	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	47,886	84.64%	2,480,817,451.29	89.32%
Y	8,690	15.36%	296,540,102.92	10.68%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,384	97.89%	2,709,452,449.34	97.56%
Y	1,192	2.11%	67,905,104.86	2.44%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,481	96.30%	2,635,235,672.65	94.88%
S	2,095	3.70%	142,121,881.55	5.12%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,865	89.91%	2,600,262,382.85	93.62%
Y	5,711	10.09%	177,095,171.35	6.38%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,809	95.11%	2,645,597,873.17	95.26%
Second home/Holiday houses	2,582	4.56%	123,275,802.45	4.44%
Buy-to-let/Non-Owner occupied	84	0.15%	3,730,259.51	0.13%
Other	101	0.18%	4,753,619.07	0.17%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,984	24.72%	777,922,640.96	28.01%
Other Private Employees	9,989	17.66%	537,135,907.44	19.34%
Pensioner	10,177	17.99%	339,146,514.25	12.21%
Civil Servant	5,755	10.17%	240,432,146.69	8.66%
Other Self employed	3,225	5.70%	222,490,043.99	8.01%
Unemployed	3,230	5.71%	143,320,861.34	5.16%
Bank employee	1,685	2.98%	116,171,333.71	4.18%
Civil Servant - Policeman	1,695	3.00%	80,118,105.00	2.88%
Salesman	1,269	2.24%	57,411,736.34	2.07%
Teacher	1,158	2.05%	54,994,151.12	1.98%
Military Personnel	1,435	2.54%	54,281,680.93	1.95%
Housewife	958	1.69%	43,616,015.25	1.57%
Lawyers - Juurists	528	0.93%	40,279,857.73	1.45%
Independent means	510	0.90%	36,125,750.96	1.30%
Civil Servant - Primary School Teachers	978	1.73%	33,910,808.48	1.22%
Grand Total	56,576	100.00%	2,777,357,554.20	100.00%