

EUROBANK S.A.  
**Covered Bond III Programme**  
Investor Report



Report No: **73**  
Reporting Date: **20/2/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/1/2025</b>	<b>31/1/2025</b>

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

**Programme Details**

as of 20/2/2025

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
<b>1</b>	<b>18-Oct-18</b>	<b>XS1896804066</b>	<b>AA-</b>	<b>500,000,000.00</b>	<b>Euribor 3M + 0,50%</b>	<b>20-Jan-27</b>	<b>20-Jan-77</b>
<b>3</b>	<b>16-Nov-18</b>	<b>XS1910934535</b>	<b>AA-</b>	<b>500,000,000.00</b>	<b>Euribor 3M + 0,50%</b>	<b>22-Jan-26</b>	<b>22-Jan-76</b>
				<b>1,000,000,000.00</b>			

Fixed Rate Bonds 0%

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
<b>1</b>	<b>20-Jan-25</b>	<b>22-Apr-25</b>	<b>31</b>	<b>Act/360</b>	<b>3.2440%</b>	<b>1,396,722.22</b>	<b>-</b>
<b>3</b>	<b>20-Jan-25</b>	<b>22-Apr-25</b>	<b>31</b>	<b>Act/360</b>	<b>3.2440%</b>	<b>1,396,722.22</b>	<b>-</b>

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2025			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	129,316,959.99	1,060,262,633.51	<b>1,197,120,459.72</b>	131,082,837.73	1,072,005,011.83	<b>1,211,277,045.12</b>
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	129,316,959.99	1,060,137,619.66	<b>1,196,995,445.87</b>	131,082,837.73	1,071,940,006.46	<b>1,211,212,039.75</b>
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	122,039,972.22	1,059,487,702.66	<b>1,188,644,197.76</b>	123,431,360.97	1,071,275,020.75	<b>1,202,417,563.22</b>
A.4	Aggregate Original Principal O/S balance	225,084,424.29	2,111,842,864.01	<b>2,336,927,288.30</b>	227,121,651.87	2,130,039,898.16	<b>2,357,161,550.03</b>
A.5	Average Current Principal O/S balance	70,204.65	36,314.10	<b>38,568.27</b>	70,512.55	36,339.15	<b>38,626.14</b>
A.6	Average Original Principal O/S balance	122,195.67	72,330.82	<b>75,290.03</b>	122,174.10	72,204.74	<b>75,166.99</b>
A.7	Maximum Current Principal O/S balance	629,503.30	1,147,378.49	<b>1,147,378.49</b>	631,256.86	1,157,952.90	<b>1,157,952.90</b>
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	<b>2,000,000.00</b>	900,000.00	2,000,000.00	<b>2,000,000.00</b>
A.9	Total Number of Loans	1,842	29,197	<b>31,039</b>	1,859	29,500	<b>31,359</b>
A.10	Weighted Average Seasoning (years)	18.00	12.07	<b>12.75</b>	17.92	12.02	<b>12.69</b>
A.11	Weighted Average Remaining Maturity (years)	13.84	15.94	<b>15.70</b>	13.86	15.97	<b>15.73</b>
A.12	Weighted Average Current Indexed LTV percent (%)	57.54	37.01	<b>39.36</b>	58.05	37.09	<b>39.50</b>
A.13	Weighted Average Current Unindexed LTV percent (%)	55.22	40.04	<b>41.77</b>	55.76	40.12	<b>41.92</b>
A.14	Weighted Average Original LTV percent (%)	70.50	74.83	<b>74.34</b>	70.58	74.83	<b>74.34</b>
A.15	Weighted Average Interest Rate - Total (%)	2.04	4.40	<b>4.13</b>	2.30	4.46	<b>4.21</b>
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	2.03	4.19	<b>3.16</b>	2.28	4.29	<b>3.33</b>
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.36	93.80	<b>94.32</b>	98.06	93.83	<b>94.31</b>
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.60	5.79	<b>5.31</b>	1.82	5.75	<b>5.30</b>
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.04	0.39	<b>0.35</b>	0.12	0.42	<b>0.38</b>
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	<b>0.01</b>	0.00	0.01	<b>0.01</b>
A.21	FX Rate	0.9449	-	-	0.9412	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,774	997,107.93	37,577	6,578,074.70	<b>40,351</b>	<b>7,958,770.22</b>
B.2	Partial Prepayments	2	63,359.82	157	1,442,842.49	<b>159</b>	<b>1,590,338.85</b>
B.3	Whole Prepayments	1	27,468.65	125	2,217,183.43	<b>126</b>	<b>2,373,942.81</b>
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,087,936.40</b>	-	<b>10,238,100.62</b>	-	<b>11,923,051.88</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	2,329	251,445.03	34,763	3,952,090.79	<b>37,092</b>	<b>4,218,198.35</b>
C.2	Interest From Overdues	1,058	1,020.29	7,970	6,988.00	<b>9,028</b>	<b>8,067.79</b>
C.3	<b>Total Interest Receipts (C1+C2)</b>	<b>3,387</b>	<b>252,465.32</b>	<b>42,733.00</b>	<b>3,959,078.79</b>	<b>46,120</b>	<b>4,226,266.13</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,817	127,201,231.19	25,784	994,535,648.27	27,601	1,129,154,371.09
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	25	2,115,728.80	3,403	65,601,971.39	3,428	67,841,074.79
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>1,842</b>	<b>129,316,959.99</b>	<b>29,187</b>	<b>1,060,137,619.66</b>	<b>31,029</b>	<b>1,196,995,445.87</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	10	125,013.85	10	125,013.85
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>125,013.85</b>	<b>10</b>	<b>125,013.85</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	21	2,066,060.09	3,205	61,415,824.97	3,226	63,602,363.32
B.2	60 Days < Installment <= 89 Days	4	49,668.71	198	4,186,146.42	202	4,238,711.46
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>25</b>	<b>2,115,728.80</b>	<b>3,403</b>	<b>65,601,971.39</b>	<b>3,428</b>	<b>67,841,074.79</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	10	125,013.85	10	125,013.85
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>10</b>	<b>125,013.85</b>	<b>10</b>	<b>125,013.85</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	688,967.51	0.00	1,552,488.05	0.00	2,281,631.36
A.2	Number of Loans	0	12	0	173	0	185

## Statutory Tests

as of 31/1/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,188,644,197.76
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	17,720,179.88
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,000,000,000.00

### Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	1,206,364,377.64
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	1,110,000,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	1,352,243,755.72
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	17,720,179.88
Net Present Value of Covered Bond Liabilities	1,007,347,035.64
Lump Sum Amount ( C * 1% )	10,000,000.00

#### Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,279,096,336.62
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	17,720,179.88
Net Present Value of Covered Bond Liabilities	1,003,525,330.50
Lump Sum Amount ( C * 1% )	10,000,000.00

#### Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,456,596,035.40
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	17,720,179.88
Net Present Value of Covered Bond Liabilities	1,011,611,894.47
Lump Sum Amount ( C * 1% )	10,000,000.00

### 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	42,895,405.69
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	28,220,636.55
Under any Hedging agreements	0.00

### Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

### Liquidity Buffer Reserve Ledger <sup>2</sup>

as of calculation date

Balance at closing (previous period)	17,720,179.85
Credit interest	42,893.10
<b>Opening Balance</b>	<b>17,763,072.95</b>
Required Liquidity Buffer Reserve Ledger Amount	15,083,851.15
Amount credited to the account (payment to BoNY)	-2,679,221.80
<b>Available o/s Reserve Amount</b>	<b>15,083,851.15</b>

<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**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	1,842	5.93%	136,857,826.21	11.43%
EUR	29,197	94.07%	1,060,262,633.51	88.57%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	7,917	25.51%	192,505,170.86	8.24%
37.501 - 75.000	11,699	37.69%	663,049,655.19	28.37%
75.001 - 100.000	4,970	16.01%	443,733,449.79	18.99%
100.001 - 150.000	4,260	13.72%	529,086,460.43	22.64%
150.001 - 250.000	1,706	5.50%	323,632,904.59	13.85%
250.001 - 500.000	424	1.37%	137,979,977.09	5.90%
500.001 +	63	0.20%	46,939,670.35	2.01%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>2,336,927,288.30</b>	<b>100.00%</b>

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	19,808	63.82%	325,382,730.30	27.18%
37.501 - 75.000	7,205	23.21%	380,781,646.14	31.81%
75.001 - 100.000	1,962	6.32%	169,026,391.61	14.12%
100.001 - 150.000	1,359	4.38%	162,747,461.07	13.59%
150.001 - 250.000	539	1.74%	98,977,869.01	8.27%
250.001 - 500.000	146	0.47%	46,765,172.21	3.91%
500.001 +	20	0.06%	13,439,189.38	1.12%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,699	24.80%	148,078,360.45	12.37%
2005	2,603	8.39%	93,570,114.36	7.82%
2006	3,911	12.60%	149,653,666.91	12.50%
2007	3,115	10.04%	131,010,353.38	10.94%
2008	1,799	5.80%	76,375,061.03	6.38%
2009	1,037	3.34%	43,165,766.87	3.61%
2010	1,433	4.62%	46,945,457.30	3.92%
2011	1,018	3.28%	31,108,517.99	2.60%
2012	870	2.80%	25,499,390.29	2.13%
2013	601	1.94%	16,424,647.79	1.37%
2014	268	0.86%	7,590,429.16	0.63%
2015	158	0.51%	6,570,967.84	0.55%
2016	171	0.55%	7,738,593.55	0.65%
2017	285	0.92%	13,093,197.54	1.09%
2018	467	1.50%	21,053,609.64	1.76%
2019	337	1.09%	16,338,267.69	1.36%
2020	403	1.30%	23,040,239.00	1.92%
2021	1,495	4.82%	95,887,365.24	8.01%
2022	1,507	4.86%	102,963,589.77	8.60%
2023	1,214	3.91%	89,093,612.45	7.44%
2024	648	2.09%	51,919,251.47	4.34%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,205	3.88%	3,903,539.22	0.33%
2026 - 2030	9,249	29.80%	130,186,646.49	10.87%
2031 - 2035	7,106	22.89%	227,689,804.71	19.02%
2036 - 2040	5,404	17.41%	262,655,477.07	21.94%
2041 - 2045	3,332	10.73%	203,767,487.48	17.02%
2046 +	4,743	15.28%	368,917,504.75	30.82%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,266	16.97%	38,026,602.97	3.18%
40.01 - 60 months	2,810	9.05%	46,167,206.57	3.86%
60.01 - 90 months	5,062	16.31%	122,208,337.33	10.21%
90.01 - 120 months	3,106	10.01%	101,423,546.02	8.47%
120.01 - 150 months	3,576	11.52%	156,484,704.84	13.07%
150.01 - 180 months	2,372	7.64%	119,372,231.67	9.97%
over 180 months	8,847	28.50%	613,437,830.32	51.24%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	15	0.05%	1,164,020.25	0.10%
1.01% - 2.00%	1,035	3.33%	89,141,224.10	7.45%
2.01% - 3.00%	883	2.84%	56,939,333.12	4.76%
3.01% - 4.00%	5,191	16.72%	328,443,424.46	27.44%
4.01% - 5.00%	18,735	60.36%	588,814,503.35	49.19%
5.01% - 6.00%	2,161	6.96%	56,373,983.43	4.71%
6.01% - 7.00%	1,869	6.02%	57,073,063.39	4.77%
7.01% +	1,150	3.71%	19,170,907.63	1.60%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>CURRENT LTV_Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,489	46.68%	243,909,486.43	20.37%
20.01% - 30.00%	5,375	17.32%	211,321,444.19	17.65%
30.01% - 40.00%	4,196	13.52%	224,593,261.79	18.76%
40.01% - 50.00%	2,947	9.49%	192,000,480.20	16.04%
50.01% - 60.00%	1,979	6.38%	140,411,417.47	11.73%
60.01% - 70.00%	1,106	3.56%	88,457,417.88	7.39%
70.01% - 80.00%	606	1.95%	54,024,016.90	4.51%
80.01% - 90.00%	146	0.47%	12,583,303.97	1.05%
90.01% - 100.00%	77	0.25%	10,720,570.68	0.90%
100.00% +	118	0.38%	19,099,060.22	1.60%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,614	40.64%	197,739,740.86	16.52%
20.01% - 30.00%	6,242	20.11%	217,573,255.48	18.17%
30.01% - 40.00%	4,133	13.32%	202,975,941.35	16.96%
40.01% - 50.00%	3,003	9.67%	181,646,192.54	15.17%
50.01% - 60.00%	2,250	7.25%	154,669,107.93	12.92%
60.01% - 70.00%	1,566	5.05%	118,068,777.03	9.86%
70.01% - 80.00%	958	3.09%	87,273,290.14	7.29%
80.01% - 90.00%	146	0.47%	16,750,366.98	1.40%
90.01% - 100.00%	60	0.19%	9,362,354.98	0.78%
100.00% +	67	0.22%	11,061,432.43	0.92%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,833	5.91%	25,237,485.36	2.11%
20.01% - 30.00%	2,651	8.54%	54,915,911.97	4.59%
30.01% - 40.00%	3,701	11.92%	96,468,050.62	8.06%
40.01% - 50.00%	4,328	13.94%	136,850,873.11	11.43%
50.01% - 60.00%	4,739	15.27%	179,574,689.22	15.00%
60.01% - 70.00%	4,318	13.91%	195,152,478.94	16.30%
70.01% - 80.00%	4,654	14.99%	232,214,659.95	19.40%
80.01% - 90.00%	2,303	7.42%	103,286,228.59	8.63%
90.01% - 100.00%	1,391	4.48%	81,728,787.93	6.83%
100.00% +	1,121	3.61%	91,691,294.04	7.66%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,652	40.76%	593,115,808.53	49.55%
Thessaloniki	4,219	13.59%	152,873,095.66	12.77%
Macedonia	3,475	11.20%	91,438,827.26	7.64%
Peloponnese	2,371	7.64%	75,971,959.40	6.35%
Thessaly	2,196	7.07%	67,913,869.86	5.67%
Sterea Ellada	1,769	5.70%	52,814,851.90	4.41%
Creta Island	1,302	4.19%	50,104,308.57	4.19%
Ionian Islands	482	1.55%	18,090,538.71	1.51%
Thrace	802	2.58%	25,516,301.16	2.13%
Epirus	949	3.06%	27,570,058.35	2.30%
Aegean Islands	822	2.65%	41,710,840.33	3.48%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	562	1.81%	46,834,052.89	3.91%
12 - 24	1,111	3.58%	81,420,998.97	6.80%
24 - 36	1,580	5.09%	109,647,493.58	9.16%
36 - 60	1,946	6.27%	121,201,112.85	10.12%
60 - 96	1,116	3.60%	52,226,820.80	4.36%
over 96	24,724	79.65%	785,789,980.64	65.64%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	4	0.01%	259,959.95	0.02%
5 - 10 years	275	0.89%	6,950,096.36	0.58%
10 - 15 years	2,003	6.45%	45,799,259.45	3.83%
15 - 20 years	4,946	15.93%	124,475,473.21	10.40%
20 - 25 years	6,610	21.30%	226,924,546.79	18.96%
25 - 30 years	11,827	38.10%	465,684,091.72	38.90%
30 - 35 years	2,674	8.61%	153,738,051.68	12.84%
35 years +	2,700	8.70%	173,288,980.56	14.48%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	23,608	76.06%	848,672,557.31	70.89%
Houses	7,431	23.94%	348,447,902.41	29.11%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,439	20.74%	250,514,716.30	20.93%
Purchase	17,489	56.35%	746,322,785.56	62.34%
Repair	5,130	16.53%	150,422,888.14	12.57%
Construction (re-mortgage)	54	0.17%	2,822,147.23	0.24%
Purchase (re-mortgage)	362	1.17%	16,681,597.51	1.39%
Repair (re-mortgage)	152	0.49%	6,443,276.54	0.54%
Equity Release	1,413	4.55%	23,913,048.45	2.00%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	31,000	99.87%	1,192,878,509.96	99.65%
Balloon	39	0.13%	4,241,949.76	0.35%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	24,525	79.01%	772,380,461.87	64.52%
Fixed Converting to Floating	6,467	20.84%	423,599,668.28	35.38%
Fixed to Maturity	47	0.15%	1,140,329.58	0.10%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

Fixed rate assets 35.48%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	398	1.62%	16,290,622.42	2.11%
Euribor 1 Month	61	0.25%	2,321,929.02	0.30%
Euribor 3 Months	332	1.35%	12,684,004.33	1.64%
Eurobank OEK's Rate	42	0.17%	587,897.75	0.08%
Originator Rate	7,252	29.57%	119,972,257.40	15.53%
Saron 1M ISDA (CHF)	70	0.29%	5,225,519.42	0.68%
Saron 3M ISDA (CHF)	21	0.09%	1,529,721.54	0.20%
ESTR 1M ISDA (EUR)	12	0.05%	103,235.65	0.01%
Cap ECB Tracker	9,565	39.00%	298,904,302.71	38.70%
Cap Euribor 3 Months	4,183	17.06%	154,391,818.92	19.99%
Cap Euribor 1 Month	851	3.47%	32,308,916.21	4.18%
Cap Saron ISDA (CHF) 1M	1,509	6.15%	109,132,055.80	14.13%
Cap Saron ISDA (CHF) 3M	208	0.85%	18,673,152.29	2.42%
Other	21	0.09%	255,028.41	0.03%
<b>Grand Total</b>	<b>24,525</b>	<b>100.00%</b>	<b>772,380,461.87</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	22	0.34%	696,936.73	0.16%
Euribor 1 Month	16	0.25%	564,284.98	0.13%
Euribor 3 Months	6,426	99.37%	422,269,430.32	99.69%
Originator Rate	3	0.05%	69,016.25	0.02%
<b>Grand Total</b>	<b>6,467</b>	<b>100.00%</b>	<b>423,599,668.28</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	32	0.49%	2,691,883.58	0.64%
1 Jan 2026 - 31 Dec 2030	1,755	27.14%	113,827,174.95	26.87%
1 Jan 2031 - 31 Dec 2035	1,523	23.55%	96,529,803.55	22.79%
1 Jan 2036 - 31 Dec 2040	1,137	17.58%	67,533,912.15	15.94%
1 Jan 2041 +	2,020	31.24%	143,016,894.05	33.76%
<b>Grand Total</b>	<b>6,467</b>	<b>100.00%</b>	<b>423,599,668.28</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,039	100.00%	1,197,120,459.72	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</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	26,249	84.57%	1,094,580,650.28	91.43%
Y	4,790	15.43%	102,539,809.44	8.57%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,939	96.46%	1,133,467,416.21	94.68%
Y	1,100	3.54%	63,653,043.51	5.32%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	31,039	100.00%	1,197,120,459.72	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,174	93.99%	1,154,549,886.02	96.44%
Y	1,865	6.01%	42,570,573.70	3.56%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	29,566	95.25%	1,131,227,646.88	94.50%
Second home/Holiday houses	1,311	4.22%	57,631,066.69	4.81%
Buy-to-let/Non-Owner occupied	77	0.25%	4,904,249.09	0.41%
Other	85	0.27%	3,357,497.06	0.28%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,479	24.10%	329,344,591.23	27.51%
Other Private Employees	5,367	17.29%	257,181,838.39	21.48%
Civil Servant	4,189	13.50%	140,528,379.39	11.74%
Pensioner	5,376	17.32%	118,904,088.56	9.93%
Other Self Employed	1,639	5.28%	93,231,707.93	7.79%
Civil Servant - Policeman	1,166	3.76%	52,449,108.84	4.38%
Teacher	1,154	3.72%	34,082,746.91	2.85%
Military Personnel	764	2.46%	31,303,389.23	2.61%
Unemployed	996	3.21%	29,711,830.85	2.48%
Salesman	691	2.23%	25,964,406.99	2.17%
Civil Servant - Primary School Teachers	915	2.95%	21,506,030.27	1.80%
Lawyers - Jurists	274	0.88%	18,643,475.87	1.56%
Accountant	335	1.08%	16,102,975.62	1.35%
Independent Means	258	0.83%	14,622,404.85	1.22%
Housewife	436	1.40%	13,543,484.81	1.13%
<b>Grand Total</b>	<b>31,039</b>	<b>100.00%</b>	<b>1,197,120,459.72</b>	<b>100.00%</b>