

EUROBANK S.A.  
Covered Bond III Programme  
Investor Report

Report No: 76  
Reporting Date: 20/5/2025



Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2025	30/4/2025

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

I Programme Details as of 20/5/2025

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

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	22-Apr-25	21-Jul-25	28	Act/360	2.7360%	1,064,000.00	0.00
3	22-Apr-25	21-Jul-25	28	Act/360	2.7360%	1,064,000.00	0.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/4/2025			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	125,144,342.01	1,060,040,271.27	1,193,328,525.62	127,224,355.21	1,071,593,459.43	1,205,078,251.38
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	125,144,342.01	1,059,950,013.97	1,193,238,268.32	127,224,355.21	1,071,444,599.88	1,204,929,391.83
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	118,196,033.52	1,058,997,254.42	1,184,885,031.09	120,442,656.88	1,070,464,215.70	1,196,833,596.54
A.4	Aggregate Original Principal O/S balance	221,602,370.36	2,099,659,316.05	2,321,261,686.41	223,750,324.48	2,114,513,289.80	2,338,263,614.28
A.5	Average Current Principal O/S balance	69,370.48	36,815.90	39,001.49	69,711.98	36,918.40	39,061.24
A.6	Average Original Principal O/S balance	122,839.45	72,922.56	75,865.66	122,602.92	72,848.94	75,792.15
A.7	Maximum Current Principal O/S balance	624,001.65	3,064,337.37	3,064,337.37	625,873.77	3,098,397.95	3,098,397.95
A.8	Maximum Original Principal O/S balance	900,000.00	3,200,000.00	3,200,000.00	900,000.00	3,200,000.00	3,200,000.00
A.9	Total Number of Loans	1,804	28,793	30,597	1,825	29,026	30,851
A.10	Weighted Average Seasoning (years)	18.23	11.93	12.63	18.15	11.87	12.57
A.11	Weighted Average Remaining Maturity (years)	13.73	16.02	15.76	13.77	16.06	15.80
A.12	Weighted Average Current Indexed LTV percent (%)	57.07	37.35	39.56	56.72	37.45	39.58
A.13	Weighted Average Current Unindexed LTV percent (%)	54.72	40.26	41.87	54.39	40.36	41.92
A.14	Weighted Average Original LTV percent (%)	70.43	75.12	74.59	70.52	75.02	74.52
A.15	Weighted Average Interest Rate - Total (%)	1.73	4.16	3.89	1.80	4.24	3.97
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.70	3.79	2.78	1.77	3.95	2.91
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.47	93.93	94.33	97.64	93.75	94.18
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.23	5.52	5.15	1.95	5.76	5.34
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.30	0.54	0.52	0.41	0.47	0.47
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	0.01	0.00	0.01	0.01
A.21	FX Rate	0.9389	-	-	0.9531	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
B.1	Scheduled And Paid Repayments	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,483	1,001,827.11	36,233	6,739,628.68	38,716	8,180,044.90
B.2	Partial Prepayments	1	4,676.00	127	1,253,154.46	128	1,339,380.93
B.3	Whole Prepayments	3	116,569.68	79	1,675,677.83	82	1,901,294.18
B.4	Total Principal Receipts (B1+B2+B3)	-	1,123,072.79	-	9,668,460.97	-	11,420,720.00

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
C.1	Interest From Installments	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	2,134	189,196.73	33,234	3,811,646.77	35,368	4,013,155.70
C.2	Interest From Overdues	791	805.82	6,903	7,412.02	7,694	8,270.28
C.3	Total Interest Receipts (C1+C2)	2,925	190,002.55	40,137.00	3,819,058.79	43,062	4,021,425.98
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/4/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,772	121,981,520.59	25,385	995,731,489.80	27,157	1,125,651,098.48
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	32	3,162,821.42	3,400	64,218,524.17	3,432	67,587,169.84
A.3	Totals (A1+ A2)	1,804	125,144,342.01	28,785	1,059,950,013.97	30,589	1,193,238,268.32
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	8	90,257.30	8	90,257.30
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	8	90,257.30	8	90,257.30

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/4/2025					
		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	27	2,786,937.39	3,118	58,466,831.41	3,145	61,435,131.96
B.2	60 Days < Installment <= 89 Days	5	375,884.03	282	5,751,692.76	287	6,152,037.88
B.3	Total (B1+B2=A4)	32	3,162,821.42	3,400	64,218,524.17	3,432	67,587,169.84
B.4	90 Days < Installment <= 119 Days	0	0.00	8	90,257.30	8	90,257.30
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	8	90,257.30	8	90,257.30

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/4/2025					
		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	961,210.73	0.00	2,094,999.07	0.00	3,118,761.70
A.2	Number of Loans	0	16	0	150	0	166

III

Statutory Tests

as of 30/4/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,184,885,031.09
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	15,237,375.09
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)	1,200,122,406.18
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	1,110,000,000.00

Net Present Value Test	Pass
Net Present Value of Loans	1,349,960,826.17
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	15,237,375.09
Net Present Value of Covered Bond Liabilities	1,005,988,933.82
Lump Sum Amount ( C * 1% )	10,000,000.00

Parallel shift +200bps of current interest rate curve	Pass
Net Present Value of Loans	1,276,803,658.38
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	15,237,375.09
Net Present Value of Covered Bond Liabilities	1,001,959,370.21
Lump Sum Amount ( C * 1% )	10,000,000.00

Parallel shift -200bps of current interest rate curve	Pass
Net Present Value of Loans	1,457,878,675.56
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	15,237,375.09
Net Present Value of Covered Bond Liabilities	1,010,402,883.11
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	40,292,385.61
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	20,973,602.17
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)	15,237,375.05
Credit interest	27,664.97
Opening Balance	15,265,040.02
Required Liquidity Buffer Reserve Ledger Amount	12,849,386.63
Amount credited to the account (payment to BoNY)	-2,415,653.39
Available o/s Reserve Amount	12,849,386.63

Additional info	as of 30/4/2025
Inderest due on 90+pdp loans (in EURO)	1,301.42

<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
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LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	1,804	5.90%	133,288,254.35	11.17%
EUR	28,793	94.10%	1,060,040,271.27	88.83%
Grand Total	30,597	100.00%	1,193,328,525.62	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	7,694	25.15%	187,538,585.85	8.08%
37.501 - 75.000	11,566	37.80%	655,686,428.15	28.25%
75.001 - 100.000	4,913	16.06%	438,493,277.03	18.89%
100.001 - 150.000	4,226	13.81%	524,739,279.74	22.61%
150.001 - 250.000	1,700	5.56%	322,468,369.19	13.89%
250.001 - 500.000	432	1.41%	140,922,693.13	6.07%
500.001 +	66	0.22%	51,413,053.32	2.21%
Grand Total	30,597	100.00%	2,321,261,686.41	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	19,459	63.60%	320,830,208.43	26.89%
37.501 - 75.000	7,124	23.28%	377,104,065.97	31.60%
75.001 - 100.000	1,945	6.36%	167,839,758.40	14.06%
100.001 - 150.000	1,357	4.44%	162,620,135.51	13.63%
150.001 - 250.000	539	1.76%	99,299,582.23	8.32%
250.001 - 500.000	152	0.50%	49,143,618.56	4.12%
500.001 +	21	0.07%	16,491,156.53	1.38%
Grand Total	30,597	100.00%	1,193,328,525.62	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,535	24.63%	141,531,701.83	11.86%
2005	2,426	7.93%	90,575,664.00	7.59%
2006	3,845	12.57%	145,598,028.44	12.20%
2007	3,061	10.00%	127,200,567.91	10.66%
2008	1,781	5.82%	74,141,817.01	6.21%
2009	1,032	3.37%	42,179,647.10	3.53%
2010	1,276	4.17%	44,975,486.99	3.77%
2011	996	3.26%	29,774,678.84	2.50%
2012	858	2.80%	24,907,352.13	2.09%
2013	587	1.92%	15,948,135.82	1.34%
2014	267	0.87%	7,445,648.29	0.62%
2015	152	0.50%	6,466,272.52	0.54%
2016	170	0.56%	7,621,899.72	0.64%
2017	279	0.91%	12,710,339.72	1.07%
2018	460	1.50%	20,460,201.23	1.71%
2019	334	1.09%	15,862,481.52	1.33%
2020	401	1.31%	22,746,504.28	1.91%
2021	1,488	4.86%	94,137,355.82	7.89%
2022	1,523	4.98%	103,018,345.06	8.63%
2023	1,234	4.03%	89,509,412.17	7.50%
2024	887	2.90%	75,941,132.85	6.36%
2025	5	0.02%	575,852.37	0.05%
Grand Total	30,597	100.00%	1,193,328,525.62	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	779	2.55%	2,073,889.65	0.17%
2026 - 2030	9,084	29.69%	120,648,060.77	10.11%
2031 - 2035	7,091	23.18%	224,982,298.63	18.85%
2036 - 2040	5,407	17.67%	259,828,985.22	21.77%
2041 - 2045	3,366	11.00%	204,210,370.48	17.11%
2046 +	4,870	15.92%	381,584,920.88	31.98%
Grand Total	30,597	100.00%	1,193,328,525.62	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,345	17.47%	38,804,525.94	3.25%
40.01 - 60 months	2,477	8.10%	43,789,034.75	3.67%
60.01 - 90 months	5,262	17.20%	128,219,683.53	10.74%
90.01 - 120 months	2,838	9.28%	95,019,998.45	7.96%
120.01 - 150 months	3,622	11.84%	158,782,678.66	13.31%
150.01 - 180 months	2,208	7.22%	111,604,436.70	9.35%
over 180 months	8,845	28.91%	617,108,167.59	51.71%
Grand Total	30,597	100.00%	1,193,328,525.62	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	19	0.06%	1,918,259.20	0.16%
1.01% - 2.00%	1,470	4.80%	113,591,024.43	9.52%
2.01% - 3.00%	516	1.69%	34,132,503.53	2.86%
3.01% - 4.00%	8,615	28.16%	463,417,680.63	38.83%
4.01% - 5.00%	16,188	52.91%	482,241,615.74	40.41%
5.01% - 6.00%	1,205	3.94%	35,756,479.21	3.00%
6.01% - 7.00%	1,646	5.38%	49,529,962.06	4.15%
7.01% +	938	3.07%	12,741,000.81	1.07%
Grand Total	30,597	100.00%	1,193,328,525.62	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,270	46.64%	242,119,681.73	20.29%
20.01% - 30.00%	5,244	17.14%	207,564,219.22	17.39%
30.01% - 40.00%	4,132	13.50%	223,790,820.40	18.75%
40.01% - 50.00%	2,880	9.41%	187,535,846.02	15.72%
50.01% - 60.00%	1,972	6.45%	140,534,008.48	11.78%
60.01% - 70.00%	1,102	3.60%	91,682,076.84	7.68%
70.01% - 80.00%	643	2.10%	55,919,878.30	4.69%
80.01% - 90.00%	161	0.53%	14,936,186.74	1.25%
90.01% - 100.00%	78	0.25%	11,171,412.79	0.94%
100.00% +	115	0.38%	18,074,395.10	1.51%
Grand Total	30,597	100.00%	1,193,328,525.62	100.00%



CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,508	40.88%	198,975,872.43	16.67%
20.01% - 30.00%	6,113	19.98%	214,026,904.85	17.94%
30.01% - 40.00%	3,957	12.93%	199,365,036.32	16.71%
40.01% - 50.00%	2,969	9.70%	180,897,395.14	15.16%
50.01% - 60.00%	2,219	7.25%	151,918,932.08	12.73%
60.01% - 70.00%	1,584	5.18%	122,851,639.12	10.29%
70.01% - 80.00%	964	3.15%	86,947,383.85	7.29%
80.01% - 90.00%	161	0.53%	18,883,611.26	1.58%
90.01% - 100.00%	60	0.20%	9,540,556.38	0.80%
100.00% +	62	0.20%	9,921,194.18	0.83%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,761	5.76%	25,047,813.40	2.10%
20.01% - 30.00%	2,578	8.43%	53,867,103.79	4.51%
30.01% - 40.00%	3,634	11.88%	98,205,309.71	8.23%
40.01% - 50.00%	4,252	13.90%	134,886,242.78	11.30%
50.01% - 60.00%	4,669	15.26%	176,331,846.86	14.78%
60.01% - 70.00%	4,248	13.88%	195,054,958.36	16.35%
70.01% - 80.00%	4,636	15.15%	231,006,889.83	19.36%
80.01% - 90.00%	2,279	7.45%	102,478,185.67	8.59%
90.01% - 100.00%	1,378	4.50%	81,297,004.20	6.81%
100.00% +	1,162	3.80%	95,153,171.01	7.97%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,487	40.81%	594,630,898.12	49.83%
Thessaloniki	4,135	13.51%	152,649,804.11	12.79%
Macedonia	3,414	11.16%	89,638,841.14	7.51%
Peloponnese	2,335	7.63%	74,582,721.26	6.25%
Thessaly	2,168	7.09%	67,518,072.59	5.66%
Stereia Ellada	1,754	5.73%	52,290,552.10	4.38%
Creta Island	1,278	4.18%	49,123,241.15	4.12%
Ionian Islands	469	1.53%	17,486,229.58	1.47%
Thrace	796	2.60%	25,812,635.45	2.16%
Epirus	943	3.08%	27,800,241.55	2.33%
Aegean Islands	818	2.67%	41,795,288.56	3.50%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	554	1.81%	51,410,082.11	4.31%
12 - 24	1,079	3.53%	80,659,606.11	6.76%
24 - 36	1,547	5.06%	109,007,383.09	9.13%
36 - 60	2,229	7.29%	137,496,721.07	11.52%
60 - 96	1,100	3.60%	51,841,200.96	4.34%
over 96	24,088	78.73%	762,913,532.28	63.93%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.02%	117,503.39	0.01%
5 - 10 years	283	0.92%	10,320,275.97	0.86%
10 - 15 years	1,863	6.09%	45,279,397.30	3.79%
15 - 20 years	4,720	15.43%	121,168,410.12	10.15%
20 - 25 years	6,586	21.52%	224,997,223.81	18.85%
25 - 30 years	11,735	38.35%	462,798,826.24	38.78%
30 - 35 years	2,727	8.91%	157,923,099.84	13.23%
35 years +	2,678	8.75%	170,723,788.95	14.31%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	23,240	75.96%	842,807,023.21	70.63%
Houses	7,357	24.04%	350,521,502.41	29.37%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,304	20.60%	245,381,627.69	20.56%
Purchase	17,322	56.61%	752,251,110.56	63.04%
Repair	5,034	16.45%	147,764,122.54	12.38%
Construction (re-mortgage)	52	0.17%	2,758,280.99	0.23%
Purchase (re-mortgage)	356	1.16%	16,234,382.99	1.36%
Repair (re-mortgage)	146	0.48%	5,927,236.83	0.50%
Equity Release	1,383	4.52%	23,011,764.02	1.93%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	30,563	99.89%	1,189,637,788.92	99.69%
Balloon	34	0.11%	3,690,736.71	0.31%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	23,804	77.80%	746,539,255.86	62.56%
Fixed Converting to Floating	6,747	22.05%	445,684,931.41	37.35%
Fixed to Maturity	46	0.15%	1,104,338.35	0.09%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

Fixed rate assets **37.44%**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	1,505	6.32%	52,764,482.72	7.07%
Euribor 1 Month	119	0.50%	4,083,221.17	0.55%
Euribor 3 Months	813	3.42%	29,370,341.63	3.93%
Eurobank OEK's Rate	40	0.17%	561,603.36	0.08%
Originator Rate	7,090	29.78%	114,718,537.07	15.37%
Saron 1M ISDA (CHF)	77	0.32%	6,184,285.43	0.83%
Saron 3M ISDA (CHF)	21	0.09%	1,402,262.88	0.19%
ESTR 1M ISDA (EUR)	10	0.04%	91,284.65	0.01%
Cap ECB Tracker	8,107	34.06%	251,844,861.17	33.73%
Cap Euribor 3 Months	3,561	14.96%	131,852,637.15	17.66%
Cap Euribor 1 Month	766	3.22%	29,925,316.48	4.01%
Cap Saron ISDA (CHF) 1M	1,469	6.17%	104,975,420.88	14.06%
Cap Saron ISDA (CHF) 3M	205	0.86%	18,523,211.59	2.48%
Other	21	0.09%	241,789.69	0.03%
<b>Grand Total</b>	<b>23,804</b>	<b>100.00%</b>	<b>746,539,255.86</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	0.33%	675,029.96	0.15%
Euribor 1 Month	16	0.24%	549,901.27	0.12%
Euribor 3 Months	6,707	99.41%	444,411,770.12	99.71%
Originator Rate	2	0.03%	48,230.06	0.01%
<b>Grand Total</b>	<b>6,747</b>	<b>100.00%</b>	<b>445,684,931.41</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	23	0.34%	1,475,022.43	0.33%
1 Jan 2026 - 31 Dec 2030	1,832	27.15%	122,474,961.04	27.48%
1 Jan 2031 - 31 Dec 2035	1,600	23.71%	102,542,324.44	23.01%
1 Jan 2036 - 31 Dec 2040	1,164	17.25%	68,405,642.55	15.35%
1 Jan 2041 +	2,128	31.54%	150,786,980.95	33.83%
<b>Grand Total</b>	<b>6,747</b>	<b>100.00%</b>	<b>445,684,931.41</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,597	100.00%	1,193,328,525.62	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</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	25,911	84.68%	1,093,127,134.38	91.60%
Y	4,686	15.32%	100,201,391.24	8.40%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,523	96.49%	1,131,759,896.02	94.84%
Y	1,074	3.51%	61,568,629.60	5.16%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,597	100.00%	1,193,328,525.62	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,780	94.06%	1,151,965,341.21	96.53%
Y	1,817	5.94%	41,363,184.41	3.47%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	29,128	95.20%	1,124,020,831.75	94.19%
Second home/Holiday houses	1,307	4.27%	61,038,119.54	5.11%
Buy-to-let/Non-Owner occupied	80	0.26%	4,930,648.91	0.41%
Other	82	0.27%	3,338,925.42	0.28%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,344	24.00%	325,949,757.71	27.31%
Other Private Employees	5,386	17.60%	263,693,048.17	22.10%
Civil Servant	4,148	13.56%	141,122,342.54	11.83%
Pensioner	5,282	17.26%	115,575,661.43	9.69%
Other Self Employed	1,606	5.25%	94,761,178.75	7.94%
Civil Servant - Policeman	1,154	3.77%	51,976,206.95	4.36%
Teacher	1,135	3.71%	33,590,165.84	2.81%
Military Personnel	754	2.46%	30,550,925.78	2.56%
Unemployed	952	3.11%	28,491,818.04	2.39%
Salesman	675	2.21%	25,875,827.73	2.17%
Civil Servant - Primary School Teachers	902	2.95%	20,971,139.37	1.76%
Lawyers - Jurists	261	0.85%	17,694,776.14	1.48%
Accountant	323	1.06%	15,489,803.60	1.30%
Independent Means	251	0.82%	14,149,618.86	1.19%
Housewife	424	1.39%	13,436,254.71	1.13%
<b>Grand Total</b>	<b>30,597</b>	<b>100.00%</b>	<b>1,193,328,525.62</b>	<b>100.00%</b>