

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **77**
Reporting Date: **20/6/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/05/2025	31/05/2025

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

I Programme Details as of 20/6/2025

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	AA-	491,000,000.00	Euribor 3M + 0,50%	20-Jan-27	20-Jan-77
3	16-Nov-18	XS1910934535	AA-	362,000,000.00	Euribor 3M + 0,50%	20-Jan-26	22-Jan-76
				853,000,000.00			
						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	59	Act/360	2.7360%	2,201,644.00	-
3	22-Apr-25	21-Jul-25	59	Act/360	2.7360%	1,623,208.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/05/2025			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	123,303,193.02	1,048,945,347.05	1,180,947,480.68	125,144,342.01	1,060,040,271.27	1,193,328,525.62
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	123,303,193.02	1,048,945,347.05	1,180,947,480.68	125,144,342.01	1,059,950,013.97	1,193,238,268.32
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	116,393,678.09	1,048,014,707.40	1,172,619,865.40	118,196,033.52	1,058,997,254.42	1,184,885,031.09
A.4	Aggregate Original Principal O/S balance	219,758,568.61	2,085,980,575.91	2,305,739,144.52	221,602,370.36	2,099,659,316.05	2,321,261,686.41
A.5	Average Current Principal O/S balance	68,807.59	36,726.49	38,907.11	69,370.48	36,815.90	39,001.49
A.6	Average Original Principal O/S balance	122,633.13	73,035.98	75,964.13	122,839.45	72,922.56	75,865.66
A.7	Maximum Current Principal O/S balance	622,102.67	3,030,179.72	3,030,179.72	624,001.65	3,064,337.37	3,064,337.37
A.8	Maximum Original Principal O/S balance	750,000.00	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	1,792	28,561	30,353	1,804	28,793	30,597
A.10	Weighted Average Seasoning (years)	18.31	11.98	12.69	18.23	11.93	12.63
A.11	Weighted Average Remaining Maturity (years)	13.72	15.97	15.72	13.73	16.02	15.76
A.12	Weighted Average Current Indexed LTV percent (%)	57.31	37.26	39.50	57.07	37.35	39.56
A.13	Weighted Average Current Unindexed LTV percent (%)	54.94	40.16	41.81	54.72	40.26	41.87
A.14	Weighted Average Original LTV percent (%)	70.47	75.22	74.69	70.43	75.12	74.59
A.15	Weighted Average Interest Rate - Total (%)	1.56	4.06	3.78	1.73	4.16	3.89
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.54	3.59	2.60	1.70	3.79	2.78
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.88	98.13	98.10	97.47	93.93	94.33
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.70	1.73	1.73	2.23	5.52	5.15
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.42	0.14	0.17	0.30	0.54	0.52
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	0.00	0.00	0.01	0.01
A.21	FX Rate	0.9341	-	-	0.9389	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/05/2025				Total € (Calculated using fixing F/X Rate)	
		CHF		EUR		No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,483	1,010,173.77	33,769	6,320,382.16	36,252	7,776,453.78
B.2	Partial Prepayments	4	46,999.72	108	1,271,994.10	112	1,408,731.98
B.3	Whole Prepayments	7	474,839.91	90	1,936,460.43	97	2,547,916.06
B.4	Total Principal Receipts (B1+B2+B3)	-	-	-	9,528,836.69	-	10,201,088.42

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/05/2025				Total € (Calculated using fixing F/X Rate)	
		CHF		EUR		No Of Loans	Amount
C.1	Interest From Installments	2,109	182,650.97	30,985	3,566,071.13	33,094	3,761,607.98
C.2	Interest From Overdues	845	901.23	6,592	6,527.19	7,437	7,492.00
C.3	Total Interest Receipts (C1+C2)	2,954	183,552.20	37,577.00	3,572,598.32	40,531	3,769,099.98
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/05/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,764	120,691,189.56	27,903	1,029,283,103.62	29,667	1,158,488,959.05
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	28	2,612,003.46	658	19,662,243.43	686	22,458,521.62
A.3	Totals (A1+ A2)	1,792	123,303,193.02	28,561	1,048,945,347.05	30,353	1,180,947,480.68
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	0	0.00	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	0	0.00	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/05/2025					
		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	24	2,093,875.67	607	18,179,629.52	631	20,421,226.43
B.2	60 Days < Installment <= 89 Days	4	518,127.79	51	1,482,613.91	55	2,037,295.20
B.3	Total (B1+B2=A4)	28	2,612,003.46	658	19,662,243.43	686	22,458,521.62
B.4	90 Days < Installment <= 119 Days	0	0.00	0	0.00	0	0.00
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	0	0.00	0	0.00

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/05/2025					
		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	316,112.91	0.00	1,661,638.63	0.00	2,000,053.05
A.2	Number of Loans	0	5	0	134	0	139

Statutory Tests

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,172,619,865.40
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	12,849,386.67
C.	Principal Amount Outstanding of all Series of Covered Bonds	853,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	1,185,469,252.07
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	946,830,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,331,675,913.05
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	12,849,386.67
Net Present Value of Covered Bond Liabilities	860,256,817.94
Lump Sum Amount (C * 1%)	8,530,000.00
Parallel shift +200bps of current interest rate curve	Pass
Net Present Value of Loans	1,261,606,413.16
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	12,849,386.67
Net Present Value of Covered Bond Liabilities	858,247,830.27
Lump Sum Amount (C * 1%)	8,530,000.00
Parallel shift -200bps of current interest rate curve	Pass
Net Present Value of Loans	1,435,758,024.34
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	12,849,386.67
Net Present Value of Covered Bond Liabilities	862,573,949.83
Lump Sum Amount (C * 1%)	8,530,000.00

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	39,563,024.99
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	18,846,632.38
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	12,849,386.63
Credit interest	25,795.82
Opening Balance	12,875,182.45
Required Liquidity Buffer Reserve Ledger Amount	10,932,904.81
Amount credited to the account (payment to BoNY)	-1,942,277.64
Available o/s Reserve Amount	10,932,904.81

Additional info

as of 31/05/2025

Interest due on 90+pdp loans (in EURO)	0.00
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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	1,792	5.90%	132,002,133.63	11.18%
EUR	28,561	94.10%	1,048,945,347.05	88.82%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	7,600	25.04%	185,187,303.21	8.03%
37.501 - 75.000	11,481	37.82%	651,042,849.34	28.24%
75.001 - 100.000	4,884	16.09%	435,890,398.29	18.90%
100.001 - 150.000	4,199	13.83%	521,396,682.11	22.61%
150.001 - 250.000	1,694	5.58%	321,476,258.38	13.94%
250.001 - 500.000	430	1.42%	140,225,815.95	6.08%
500.001 +	65	0.21%	50,519,837.24	2.19%
Grand Total	30,353	100.00%	2,305,739,144.52	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	19,339	63.71%	318,248,320.67	26.95%
37.501 - 75.000	7,043	23.20%	372,776,957.24	31.57%
75.001 - 100.000	1,922	6.33%	165,847,074.77	14.04%
100.001 - 150.000	1,346	4.43%	161,218,790.77	13.65%
150.001 - 250.000	532	1.75%	97,967,576.56	8.30%
250.001 - 500.000	150	0.49%	48,464,916.64	4.10%
500.001 +	21	0.07%	16,423,844.04	1.39%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,469	24.61%	139,193,149.18	11.79%
2005	2,379	7.84%	89,029,283.84	7.54%
2006	3,820	12.59%	143,837,377.72	12.18%
2007	3,042	10.02%	125,910,905.34	10.66%
2008	1,775	5.85%	73,599,864.08	6.23%
2009	1,032	3.40%	41,912,805.67	3.55%
2010	1,234	4.07%	44,237,604.17	3.75%
2011	986	3.25%	29,163,662.17	2.47%
2012	850	2.80%	24,565,452.04	2.08%
2013	583	1.92%	15,798,816.98	1.34%
2014	266	0.88%	7,376,573.29	0.62%
2015	150	0.49%	6,430,399.93	0.54%
2016	170	0.56%	7,580,041.30	0.64%
2017	279	0.92%	12,652,161.81	1.07%
2018	457	1.51%	20,280,902.88	1.72%
2019	333	1.10%	15,691,689.45	1.33%
2020	400	1.32%	22,585,425.72	1.91%
2021	1,488	4.90%	93,812,906.18	7.94%
2022	1,519	5.00%	102,361,315.29	8.67%
2023	1,231	4.06%	88,838,404.63	7.52%
2024	885	2.92%	75,513,714.78	6.39%
2025	5	0.02%	575,024.22	0.05%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	681	2.24%	1,687,970.19	0.14%
2026 - 2030	9,032	29.76%	117,304,084.59	9.93%
2031 - 2035	7,047	23.22%	221,900,638.64	18.79%
2036 - 2040	5,389	17.75%	257,869,859.26	21.84%
2041 - 2045	3,355	11.05%	203,038,805.78	17.19%
2046 +	4,849	15.98%	379,146,122.22	32.11%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,283	17.41%	38,007,225.16	3.22%
40.01 - 60 months	2,509	8.27%	44,346,131.24	3.76%
60.01 - 90 months	5,194	17.11%	125,145,888.46	10.60%
90.01 - 120 months	2,837	9.35%	95,878,443.14	8.12%
120.01 - 150 months	3,599	11.86%	157,353,254.99	13.32%
150.01 - 180 months	2,185	7.20%	110,321,246.51	9.34%
over 180 months	8,746	28.81%	609,895,291.18	51.64%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	32	0.11%	3,531,207.17	0.30%
1.01% - 2.00%	1,479	4.87%	112,839,695.95	9.56%
2.01% - 3.00%	487	1.60%	32,244,807.04	2.73%
3.01% - 4.00%	12,732	41.95%	598,647,670.11	50.69%
4.01% - 5.00%	11,964	39.42%	339,587,514.43	28.76%
5.01% - 6.00%	1,383	4.56%	44,377,297.86	3.76%
6.01% - 7.00%	1,388	4.57%	37,954,917.03	3.21%
7.01% +	888	2.93%	11,764,371.08	1.00%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,204	46.80%	240,413,751.08	20.36%
20.01% - 30.00%	5,189	17.10%	206,433,399.83	17.48%
30.01% - 40.00%	4,082	13.45%	220,273,038.99	18.65%
40.01% - 50.00%	2,861	9.43%	185,464,931.34	15.70%
50.01% - 60.00%	1,964	6.47%	139,962,673.29	11.85%
60.01% - 70.00%	1,076	3.54%	90,119,785.24	7.63%
70.01% - 80.00%	626	2.06%	54,462,945.36	4.61%
80.01% - 90.00%	160	0.53%	14,783,047.10	1.25%
90.01% - 100.00%	77	0.25%	11,022,646.57	0.93%
100.00% +	114	0.38%	18,011,261.88	1.53%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,473	41.09%	197,828,626.70	16.75%
20.01% - 30.00%	6,064	19.98%	213,727,106.48	18.10%
30.01% - 40.00%	3,897	12.84%	195,159,182.18	16.53%
40.01% - 50.00%	2,926	9.64%	178,862,682.07	15.15%
50.01% - 60.00%	2,214	7.29%	151,399,536.76	12.82%
60.01% - 70.00%	1,561	5.14%	121,336,479.76	10.27%
70.01% - 80.00%	939	3.09%	84,634,988.65	7.17%
80.01% - 90.00%	153	0.50%	17,891,446.40	1.52%
90.01% - 100.00%	64	0.21%	10,164,582.15	0.86%
100.00% +	62	0.20%	9,942,849.53	0.84%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,747	5.76%	24,562,369.23	2.08%
20.01% - 30.00%	2,551	8.40%	53,112,342.77	4.50%
30.01% - 40.00%	3,595	11.84%	97,104,364.47	8.22%
40.01% - 50.00%	4,229	13.93%	133,528,830.47	11.31%
50.01% - 60.00%	4,631	15.26%	174,480,928.76	14.77%
60.01% - 70.00%	4,210	13.87%	192,939,988.81	16.34%
70.01% - 80.00%	4,594	15.14%	228,766,573.53	19.37%
80.01% - 90.00%	2,264	7.46%	101,426,609.04	8.59%
90.01% - 100.00%	1,371	4.52%	80,284,756.63	6.80%
100.00% +	1,161	3.82%	94,740,716.96	8.02%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,398	40.85%	588,481,449.82	49.83%
Thessaloniki	4,098	13.50%	151,219,824.50	12.80%
Macedonia	3,386	11.16%	88,711,193.49	7.51%
Peloponnese	2,322	7.65%	73,674,883.33	6.24%
Thessaly	2,147	7.07%	66,830,700.59	5.66%
Stereia Ellada	1,737	5.72%	51,740,624.36	4.38%
Creta Island	1,268	4.18%	48,625,626.59	4.12%
Ionian Islands	464	1.53%	17,159,694.57	1.45%
Thrace	792	2.61%	25,618,670.15	2.17%
Epirus	933	3.07%	27,518,525.87	2.33%
Aegean Islands	808	2.66%	41,366,287.40	3.50%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	459	1.51%	43,544,705.41	3.69%
12 - 24	1,075	3.54%	81,158,898.18	6.87%
24 - 36	1,454	4.79%	102,811,536.02	8.71%
36 - 60	2,389	7.87%	147,520,760.29	12.49%
60 - 96	1,083	3.57%	51,086,960.53	4.33%
over 96	23,893	78.72%	754,824,620.25	63.92%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.02%	114,369.46	0.01%
5 - 10 years	281	0.93%	10,157,369.77	0.86%
10 - 15 years	1,817	5.99%	44,485,313.98	3.77%
15 - 20 years	4,655	15.34%	119,332,605.36	10.10%
20 - 25 years	6,565	21.63%	222,303,260.23	18.82%
25 - 30 years	11,658	38.41%	458,457,154.52	38.82%
30 - 35 years	2,719	8.96%	156,917,733.51	13.29%
35 years +	2,653	8.74%	169,179,673.85	14.33%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	23,045	75.92%	833,801,285.66	70.60%
Houses	7,308	24.08%	347,146,195.01	29.40%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,256	20.61%	242,834,500.64	20.56%
Purchase	17,180	56.60%	744,629,543.63	63.05%
Repair	4,993	16.45%	146,012,759.76	12.36%
Construction (re-mortgage)	52	0.17%	2,740,050.04	0.23%
Purchase (re-mortgage)	354	1.17%	16,094,499.66	1.36%
Repair (re-mortgage)	144	0.47%	5,860,732.27	0.50%
Equity Release	1,374	4.53%	22,775,394.68	1.93%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	30,321	99.89%	1,177,392,622.42	99.70%
Balloon	32	0.11%	3,554,858.26	0.30%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	23,575	77.67%	736,831,728.38	62.39%
Fixed Converting to Floating	6,731	22.18%	443,013,276.45	37.51%
Fixed to Maturity	47	0.15%	1,102,475.84	0.09%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

Fixed rate assets **37.61%**
WAL of assets **7.10**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	8,974	38.07%	282,206,948.86	38.30%
Euribor 1 Month	714	3.03%	27,582,343.20	3.74%
Euribor 3 Months	3,437	14.58%	126,848,658.22	17.22%
Eurobank OEK's Rate	40	0.17%	552,908.87	0.08%
Originator Rate	7,026	29.80%	112,852,205.34	15.32%
Saron 1M ISDA (CHF)	1,326	5.62%	92,988,372.51	12.62%
Saron 3M ISDA (CHF)	192	0.81%	16,514,575.87	2.24%
ESTR 1M ISDA (EUR)	8	0.03%	87,807.88	0.01%
Cap ECB Tracker	530	2.25%	18,253,518.61	2.48%
Cap Euribor 3 Months	901	3.82%	32,284,767.16	4.38%
Cap Euribor 1 Month	166	0.70%	6,127,187.22	0.83%
Cap Saron ISDA (CHF) 1M	208	0.88%	17,043,062.17	2.31%
Cap Saron ISDA (CHF) 3M	32	0.14%	3,251,570.16	0.44%
Other	21	0.09%	237,802.32	0.03%
Grand Total	23,575	100.00%	736,831,728.38	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22	0.33%	667,778.66	0.15%
Euribor 1 Month	16	0.24%	544,989.16	0.12%
Euribor 3 Months	6,692	99.42%	441,691,612.70	99.70%
Originator Rate	1	0.01%	108,895.93	0.02%
Grand Total	6,731	100.00%	443,013,276.45	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	20	0.30%	1,339,253.08	0.30%
1 Jan 2026 - 31 Dec 2030	1,826	27.13%	121,488,965.28	27.42%
1 Jan 2031 - 31 Dec 2035	1,597	23.73%	101,996,802.06	23.02%
1 Jan 2036 - 31 Dec 2040	1,163	17.28%	68,049,514.37	15.36%
1 Jan 2041 +	2,125	31.57%	150,138,741.66	33.89%
Grand Total	6,731	100.00%	443,013,276.45	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,353	100.00%	1,180,947,480.68	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	30,353	100.00%	1,180,947,480.68	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	25,737	84.79%	1,082,103,183.19	91.63%
Y	4,616	15.21%	98,844,297.48	8.37%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,285	96.48%	1,119,914,328.99	94.83%
Y	1,068	3.52%	61,033,151.68	5.17%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,353	100.00%	1,180,947,480.68	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,551	94.06%	1,140,145,854.81	96.55%
Y	1,802	5.94%	40,801,625.87	3.45%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	28,897	95.20%	1,112,365,622.93	94.19%
Second home/Holiday houses	1,295	4.27%	60,372,524.86	5.11%
Buy-to-let/Non-Owner occupied	79	0.26%	4,888,579.49	0.41%
Other	82	0.27%	3,320,753.39	0.28%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,288	24.01%	322,193,593.55	27.28%
Other Private Employees	5,341	17.60%	261,520,838.55	22.15%
Civil Servant	4,121	13.58%	139,782,133.48	11.84%
Pensioner	5,238	17.26%	114,559,719.64	9.70%
Other Self Employed	1,595	5.25%	94,115,911.26	7.97%
Civil Servant - Policeman	1,143	3.77%	51,345,470.89	4.35%
Teacher	1,127	3.71%	33,207,579.89	2.81%
Military Personnel	747	2.46%	30,284,456.20	2.56%
Unemployed	942	3.10%	27,992,039.12	2.37%
Salesman	667	2.20%	25,440,913.51	2.15%
Civil Servant - Primary School Teachers	895	2.95%	20,650,575.76	1.75%
Lawyers - Jurists	261	0.86%	17,570,400.80	1.49%
Accountant	320	1.05%	14,875,406.06	1.26%
Independent Means	251	0.83%	14,153,725.06	1.20%
Housewife	417	1.37%	13,254,716.91	1.12%
Grand Total	30,353	100.00%	1,180,947,480.68	100.00%