

EUROBANK S.A.
Covered Bond III Programme
Investor Report

Report No: 79
Reporting Date: 20/8/2025



Period of Loan Data Reported:	Starting Date	Ending Date
	01/07/2025	31/07/2025

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

Programme Details

as of 20/8/2025

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%	22-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	21-Jul-25	20-Oct-25	30	Act/360	2.5240%	1,032,736.67	-
3	21-Jul-25	20-Oct-25	30	Act/360	2.5240%	761,406.67	-

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/07/2025			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	119,751,496.13	1,001,031,853.77	1,129,838,453.89	120,964,277.88	1,011,994,923.13	1,141,410,005.92
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	119,751,496.13	1,000,973,370.14	1,129,779,970.26	120,964,277.88	1,011,854,716.71	1,141,269,799.50
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	115,264,563.30	1,000,352,680.70	1,124,333,065.02	116,504,312.27	1,011,216,051.76	1,135,859,586.87
A.4	Aggregate Original Principal O/S balance	216,723,780.67	2,027,777,599.21	2,244,501,379.88	217,315,743.95	2,041,666,900.04	2,258,982,643.99
A.5	Average Current Principal O/S balance	67,847.87	36,025.19	38,232.22	68,187.30	36,129.77	38,322.93
A.6	Average Original Principal O/S balance	122,789.68	72,975.77	75,950.91	122,500.42	72,890.64	75,845.51
A.7	Maximum Current Principal O/S balance	618,237.76	2,961,572.10	2,961,572.10	620,180.49	2,995,924.72	2,995,924.72
A.8	Maximum Original Principal O/S balance	750,000.00	3,200,000.00	3,200,000.00	750,000.00	3,200,000.00	3,200,000.00
A.9	Total Number of Loans	1,765	27,787	29,552	1,774	28,010	29,784
A.10	Weighted Average Seasoning (years)	18.46	12.33	13.02	18.38	12.27	12.96
A.11	Weighted Average Remaining Maturity (years)	13.65	15.71	15.48	13.68	15.76	15.52
A.12	Weighted Average Current Indexed LTV percent (%)	52.18	33.84	35.93	52.02	33.92	35.97
A.13	Weighted Average Current Unindexed LTV percent (%)	54.66	39.21	40.97	54.51	39.31	41.03
A.14	Weighted Average Original LTV percent (%)	70.59	74.42	73.99	70.55	74.37	73.93
A.15	Weighted Average Interest Rate - Total (%)	1.48	3.95	3.67	1.56	4.01	3.73
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.44	3.36	2.43	1.52	3.48	2.54
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.63	94.00	94.52	98.66	93.67	94.23
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.18	5.27	4.80	1.34	5.72	5.23
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.19	0.73	0.67	0.00	0.59	0.53
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	0.9297	-	-	0.9347	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2025				Total € (Calculated using fixing F/X	
		CHF		EUR		No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,729	1,008,345.73	36,409	6,596,899.08	39,138	8,104,074.55
B.2	Partial Prepayments	3	69,536.00	110	1,389,862.48	113	1,564,494.03
B.3	Whole Prepayments	3	59,058.57	84	1,726,092.26	87	1,915,670.66
B.4	Total Principal Receipts (B1+B2+B3)	-	-	-	9,712,853.82	-	10,447,298.94

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2025				Total € (Calculated using fixing F/X	
		CHF		EUR		No Of Loans	Amount
C.1	Interest From Installments	2,216	159,508.24	33,633	3,411,870.08	35,849	3,583,439.66
C.2	Interest From Overdues	897	782.99	7,455	6,273.08	8,352	7,115.28
C.3	Total Interest Receipts (C1+C2)	3,113	160,291.23	41,088.00	3,418,143.16	44,201	3,590,554.94
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/07/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,743	118,105,279.71	24,449	940,942,799.22	26,192	1,067,978,702.96
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	22	1,646,216.42	3,332	60,030,570.92	3,354	61,801,267.30
A.3	Totals (A1+ A2)	1,765	119,751,496.13	27,781	1,000,973,370.14	29,546	1,129,779,970.26
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	6	58,483.63	6	58,483.63
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	6	58,483.63	6	58,483.63

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2025					
		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	20	1,415,724.12	2,969	52,723,042.45	2,989	54,245,817.67
B.2	60 Days < Installment <= 89 Days	2	230,492.30	363	7,307,528.47	365	7,555,449.63
B.3	Total (B1+B2=A4)	22	1,646,216.42	3,332	60,030,570.92	3,354	61,801,267.30
B.4	90 Days < Installment <= 119 Days	0	0.00	6	58,483.63	6	58,483.63
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	6	58,483.63	6	58,483.63

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/07/2025					
		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	91,989.22	0.00	1,295,831.09	0.00	1,394,776.15
A.2	Number of Loans	0	6	0	131	0	137

III Statutory Tests as of 31/7/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,124,333,065.02
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	11,269,283.30
C.	Principal Amount Outstanding of all Series of Covered Bonds	853,000,000.00

Nominal Value Test Result	Pass
Nominal Value (A+B+LB)	1,135,602,348.32
Bonds Principal * Req.Coverage.Perc. (C * Req. Coverage Perc.)	946,830,000.00

Net Present Value Test	Pass
Net Present Value of Loans	1,268,936,327.37
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	11,269,283.30
Net Present Value of Covered Bond Liabilities	857,449,673.64
Lump Sum Amount (C * 1%)	8,530,000.00
Parallel shift +200bps of current interest rate curve	Pass
Net Present Value of Loans	1,206,559,491.54
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	11,269,283.30
Net Present Value of Covered Bond Liabilities	854,030,369.07
Lump Sum Amount (C * 1%)	8,530,000.00
Parallel shift -200bps of current interest rate curve	Pass
Net Present Value of Loans	1,360,632,638.20
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	11,269,283.30
Net Present Value of Covered Bond Liabilities	861,153,182.51
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	38,549,569.33
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:	0.00
all Series of Covered Bonds then outstanding	16,718,190.69
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)	11,269,283.26
Credit interest	16,749.83
Opening Balance	11,286,033.09
Required Liquidity Buffer Reserve Ledger Amount	11,434,509.80
Amount credited to the account (payment to BoNY)	148,476.71
Available o/s Reserve Amount	11,434,509.80

Additional info	as of 31/07/2025
Inderest due on 90+pdp loans (in EURO)	890.39

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	1,765	5.97%	128,806,600.12	11.40%
EUR	27,787	94.03%	1,001,031,853.77	88.60%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	7,392	25.01%	180,903,383.44	8.06%
37.501 - 75.000	11,193	37.88%	634,855,819.44	28.28%
75.001 - 100.000	4,763	16.12%	425,084,105.65	18.94%
100.001 - 150.000	4,078	13.80%	506,604,649.00	22.57%
150.001 - 250.000	1,649	5.58%	312,537,340.76	13.92%
250.001 - 500.000	414	1.40%	135,190,172.27	6.02%
500.001 +	63	0.21%	49,325,909.32	2.20%
Grand Total	29,552	100.00%	2,244,501,379.88	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	19,036	64.42%	312,374,267.16	27.65%
37.501 - 75.000	6,785	22.96%	358,537,598.63	31.73%
75.001 - 100.000	1,818	6.15%	156,743,001.85	13.87%
100.001 - 150.000	1,261	4.27%	151,138,946.70	13.38%
150.001 - 250.000	496	1.68%	90,982,017.22	8.05%
250.001 - 500.000	136	0.46%	44,296,947.63	3.92%
500.001 +	20	0.07%	15,765,674.69	1.40%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,334	24.82%	134,588,424.99	11.91%
2005	2,261	7.65%	85,490,057.62	7.57%
2006	3,777	12.78%	140,025,349.08	12.39%
2007	3,007	10.18%	123,196,308.77	10.90%
2008	1,761	5.96%	72,112,278.99	6.38%
2009	1,026	3.47%	41,032,763.77	3.63%
2010	1,143	3.87%	43,107,877.98	3.82%
2011	974	3.30%	28,466,973.72	2.52%
2012	841	2.85%	24,217,714.08	2.14%
2013	578	1.96%	15,552,303.87	1.38%
2014	264	0.89%	7,281,872.40	0.64%
2015	149	0.50%	6,372,753.78	0.56%
2016	168	0.57%	7,362,857.57	0.65%
2017	267	0.90%	11,867,806.92	1.05%
2018	450	1.52%	19,727,448.65	1.75%
2019	326	1.10%	15,011,417.27	1.33%
2020	388	1.31%	21,569,980.65	1.91%
2021	1,428	4.83%	88,889,225.17	7.87%
2022	1,442	4.88%	93,916,576.26	8.31%
2023	1,158	3.92%	81,943,443.54	7.25%
2024	805	2.72%	67,531,659.57	5.98%
2025	5	0.02%	573,359.22	0.05%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	403	1.36%	559,443.26	0.05%
2026 - 2030	8,927	30.21%	110,243,434.61	9.76%
2031 - 2035	7,000	23.69%	216,348,315.11	19.15%
2036 - 2040	5,322	18.01%	251,373,089.48	22.25%
2041 - 2045	3,268	11.06%	195,300,809.19	17.29%
2046 +	4,632	15.67%	356,013,362.23	31.51%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,082	17.20%	35,068,992.54	3.10%
40.01 - 60 months	3,120	10.56%	53,871,843.16	4.77%
60.01 - 90 months	4,582	15.50%	113,841,086.57	10.08%
90.01 - 120 months	2,815	9.53%	95,440,897.53	8.45%
120.01 - 150 months	3,576	12.10%	156,752,707.20	13.87%
150.01 - 180 months	2,060	6.97%	102,379,909.92	9.06%
over 180 months	8,317	28.14%	572,483,016.98	50.67%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	60	0.20%	7,043,572.20	0.62%
1.01% - 2.00%	1,495	5.06%	109,581,541.37	9.70%
2.01% - 3.00%	540	1.83%	34,831,144.29	3.08%
3.01% - 4.00%	14,435	48.85%	628,881,052.04	55.66%
4.01% - 5.00%	9,536	32.27%	260,904,589.48	23.09%
5.01% - 6.00%	1,669	5.65%	54,672,477.16	4.84%
6.01% - 7.00%	960	3.25%	22,952,263.59	2.03%
7.01% +	857	2.90%	10,971,813.75	0.97%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,076	51.02%	271,599,481.91	24.04%
20.01% - 30.00%	5,275	17.85%	227,358,915.93	20.12%
30.01% - 40.00%	3,877	13.12%	223,526,761.55	19.78%
40.01% - 50.00%	2,559	8.66%	170,512,475.63	15.09%
50.01% - 60.00%	1,458	4.93%	110,854,747.22	9.81%
60.01% - 70.00%	706	2.39%	61,435,517.34	5.44%
70.01% - 80.00%	346	1.17%	29,623,150.24	2.62%
80.01% - 90.00%	133	0.45%	16,156,079.00	1.43%
90.01% - 100.00%	52	0.18%	7,578,774.88	0.67%
100.00% +	70	0.24%	11,192,550.21	0.99%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

CURRENT LTV_ Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,377	41.88%	196,922,940.26	17.43%
20.01% - 30.00%	5,948	20.13%	208,599,693.09	18.46%
30.01% - 40.00%	3,803	12.87%	193,170,857.66	17.10%
40.01% - 50.00%	2,839	9.61%	172,285,872.06	15.25%
50.01% - 60.00%	2,187	7.40%	148,727,365.89	13.16%
60.01% - 70.00%	1,357	4.59%	104,517,124.30	9.25%
70.01% - 80.00%	780	2.64%	69,768,342.17	6.18%
80.01% - 90.00%	144	0.49%	17,979,070.79	1.59%
90.01% - 100.00%	57	0.19%	8,593,761.30	0.76%
100.00% +	60	0.20%	9,273,426.36	0.82%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,699	5.75%	23,772,426.14	2.10%
20.01% - 30.00%	2,494	8.44%	51,982,868.26	4.60%
30.01% - 40.00%	3,537	11.97%	94,874,624.06	8.40%
40.01% - 50.00%	4,161	14.08%	130,486,356.85	11.55%
50.01% - 60.00%	4,547	15.39%	170,249,125.69	15.07%
60.01% - 70.00%	4,066	13.76%	182,922,116.63	16.19%
70.01% - 80.00%	4,364	14.77%	210,812,111.86	18.66%
80.01% - 90.00%	2,242	7.59%	99,148,976.81	8.78%
90.01% - 100.00%	1,349	4.56%	77,810,015.52	6.89%
100.00% +	1,093	3.70%	87,779,832.09	7.77%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,068	40.84%	562,126,428.56	49.75%
Thessaloniki	3,986	13.49%	144,827,704.20	12.82%
Macedonia	3,307	11.19%	84,989,321.97	7.52%
Peloponnese	2,254	7.63%	70,732,861.38	6.26%
Thessaly	2,077	7.03%	63,448,984.63	5.62%
Sterea Ellada	1,696	5.74%	50,000,317.84	4.43%
Creta Island	1,241	4.20%	46,980,169.36	4.16%
Ionian Islands	452	1.53%	16,677,454.11	1.48%
Thrace	776	2.63%	24,281,130.45	2.15%
Epirus	902	3.05%	25,691,747.34	2.27%
Aegean Islands	793	2.68%	40,082,334.05	3.55%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	263	0.89%	26,049,030.38	2.31%
12 - 24	921	3.12%	70,191,246.82	6.21%
24 - 36	1,371	4.64%	96,390,817.38	8.53%
36 - 60	2,471	8.36%	150,652,034.85	13.33%
60 - 96	1,067	3.61%	49,492,660.48	4.38%
over 96	23,459	79.38%	737,062,663.97	65.24%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.02%	108,168.70	0.01%
5 - 10 years	276	0.93%	9,827,236.76	0.87%
10 - 15 years	1,696	5.74%	42,134,826.36	3.73%
15 - 20 years	4,459	15.09%	112,080,920.71	9.92%
20 - 25 years	6,424	21.74%	210,354,551.25	18.62%
25 - 30 years	11,405	38.59%	437,807,930.17	38.75%
30 - 35 years	2,662	9.01%	151,284,216.90	13.39%
35 years +	2,625	8.88%	166,240,603.04	14.71%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	22,426	75.89%	796,401,917.99	70.49%
Houses	7,126	24.11%	333,436,535.90	29.51%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,120	20.71%	235,686,977.63	20.86%
Purchase	16,646	56.33%	706,006,977.86	62.49%
Repair	4,890	16.55%	142,162,508.54	12.58%
Construction (re-mortgage)	52	0.18%	2,696,190.59	0.24%
Purchase (re-mortgage)	349	1.18%	15,571,458.77	1.38%
Repair (re-mortgage)	142	0.48%	5,622,131.72	0.50%
Equity Release	1,353	4.58%	22,092,208.77	1.96%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	29,527	99.92%	1,127,515,444.32	99.79%
Balloon	25	0.08%	2,323,009.57	0.21%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	23,091	78.14%	717,043,336.50	63.46%
Fixed Converting to Floating	6,415	21.71%	411,715,910.19	36.44%
Fixed to Maturity	46	0.16%	1,079,207.20	0.10%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

Fixed rate assets 36.54%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,261	40.11%	292,151,062.73	40.74%
Euribor 1 Month	866	3.75%	32,785,717.23	4.57%
Euribor 3 Months	4,258	18.44%	155,032,282.24	21.62%
Eurobank OEK's Rate	39	0.17%	536,217.34	0.07%
Originator Rate	6,886	29.82%	108,678,111.13	15.16%
Saron 1M ISDA (CHF)	1,509	6.54%	107,062,040.48	14.93%
Saron 3M ISDA (CHF)	221	0.96%	19,554,006.46	2.73%
ESTR 1M ISDA (EUR)	7	0.03%	83,463.43	0.01%
Cap Euribor 3 Months	26	0.11%	948,924.40	0.13%
Other	18	0.08%	211,511.06	0.03%
Grand Total	23,091	100.00%	717,043,336.50	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22	0.34%	653,063.83	0.16%
Euribor 1 Month	16	0.25%	535,576.66	0.13%
Euribor 3 Months	6,376	99.39%	410,419,068.58	99.69%
Originator Rate	1	0.02%	108,201.12	0.03%
Grand Total	6,415	100.00%	411,715,910.19	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	14	0.22%	1,009,174.36	0.25%
1 Jan 2026 - 31 Dec 2030	1,791	27.92%	115,933,957.56	28.16%
1 Jan 2031 - 31 Dec 2035	1,521	23.71%	94,391,785.70	22.93%
1 Jan 2036 - 31 Dec 2040	1,110	17.30%	63,176,206.97	15.34%
1 Jan 2041 +	1,979	30.85%	137,204,785.60	33.33%
Grand Total	6,415	100.00%	411,715,910.19	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,552	100.00%	1,129,838,453.89	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	29,552	100.00%	1,129,838,453.89	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	25,070	84.83%	1,034,085,963.77	91.53%
Y	4,482	15.17%	95,752,490.12	8.47%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,498	96.43%	1,070,316,327.35	94.73%
Y	1,054	3.57%	59,522,126.54	5.27%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,552	100.00%	1,129,838,453.89	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,774	93.98%	1,089,802,319.46	96.46%
Y	1,778	6.02%	40,036,134.43	3.54%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	28,151	95.26%	1,065,243,991.27	94.28%
Second home/Holiday houses	1,246	4.22%	56,694,156.39	5.02%
Buy-to-let/Non-Owner occupied	75	0.25%	4,642,877.14	0.41%
Other	80	0.27%	3,257,429.09	0.29%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,087	23.98%	308,092,704.23	27.27%
Other Private Employees	5,154	17.44%	246,379,985.12	21.81%
Civil Servant	4,014	13.58%	133,400,128.60	11.81%
Pensioner	5,149	17.42%	112,448,468.27	9.95%
Other Self Employed	1,558	5.27%	92,189,664.61	8.16%
Civil Servant - Policeman	1,102	3.73%	48,322,012.48	4.28%
Teacher	1,104	3.74%	31,909,736.23	2.82%
Military Personnel	723	2.45%	28,782,416.17	2.55%
Unemployed	920	3.11%	27,201,490.76	2.41%
Salesman	644	2.18%	24,414,671.55	2.16%
Civil Servant - Primary School Teachers	882	2.98%	20,085,796.53	1.78%
Lawyers - Jurists	258	0.87%	17,169,156.73	1.52%
Accountant	306	1.04%	14,059,968.99	1.24%
Housewife	410	1.39%	12,847,518.03	1.14%
Independent Means	241	0.82%	12,534,735.58	1.11%
Grand Total	29,552	100.00%	1,129,838,453.89	100.00%