

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



Report No: **57**  
Reporting Date: **20/9/2023**

|                               |                 |                  |
|-------------------------------|-----------------|------------------|
| Period of Loan Data Reported: | Starting Date   | Ending Date      |
|                               | <b>1/8/2023</b> | <b>31/8/2023</b> |

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

**I Programme Details** as of 20/9/2023

| Series | Issue Date | ISIN         | S&P's Rating | Current Balance<br>(in Euro) | Interest Rate      | Maturity  |                |
|--------|------------|--------------|--------------|------------------------------|--------------------|-----------|----------------|
|        |            |              |              |                              |                    | Final     | Extended Final |
| 1      | 18-Oct-18  | XS1896804066 | A            | 500,000,000.00               | Euribor 3M + 0,50% | 20-Jan-27 | 20-Jan-77      |
| 2      | 16-Nov-18  | XS1900633212 | A            | 500,000,000.00               | Euribor 3M + 0,50% | 20-Nov-25 | 20-Nov-75      |
| 3      | 16-Nov-18  | XS1910934535 | A            | 500,000,000.00               | Euribor 3M + 0,50% | 22-Jan-26 | 22-Jan-76      |
|        |            |              |              | <b>1,500,000,000.00</b>      |                    |           |                |

Fixed Rate Bonds **0%**  
Liability WAL (in years) **3.05**

| Series | Interest Period |           | Actual Days | Accrued Base | Current Interest Rate | Interest Accrued | Interest Paid |
|--------|-----------------|-----------|-------------|--------------|-----------------------|------------------|---------------|
|        | Start date      | End Date  |             |              |                       |                  |               |
| 1      | 20-Jul-23       | 20-Oct-23 | 62          | Act/360      | 4.2050%               | 3,620,972.22     | -             |
| 2      | 21-Aug-23       | 20-Nov-23 | 30          | Act/360      | 4.3150%               | 1,797,916.67     | -             |
| 3      | 20-Jul-23       | 20-Oct-23 | 62          | Act/360      | 4.2050%               | 3,620,972.22     | -             |

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

**Part 1 - Mortgage Asset Portfolio**

| -A-  | MORTGAGE POOL SUMMARY INFO   | As of 31/8/2023 |                  |  | Previous Report |                  |  |
|------|--|-----------------|------------------|--|-----------------|------------------|--|
|      |  | CHF             | EUR              | Total €<br>(Calculated using fixing FX Rate) | CHF             | EUR              | Total €<br>(Calculated using fixing FX Rate) |
| A.1  | Aggregate Current Principal O/S balance  | 222,669,035.22  | 1,529,453,150.98 | <b>1,761,787,286.23</b>                      | 225,773,395.58  | 1,546,946,927.29 | <b>1,781,663,005.45</b>                      |
| A.2  | Aggregate Current Principal O/S balance ( Bucket<=3)                           | 222,669,035.22  | 1,528,848,888.13 | <b>1,761,183,023.38</b>                      | 225,773,395.58  | 1,545,995,927.47 | <b>1,780,712,005.63</b>                      |
| A.3  | Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3) | 209,221,732.05  | 1,526,207,172.04 | <b>1,744,510,314.83</b>                      | 212,237,240.63  | 1,543,254,545.35 | <b>1,763,898,313.55</b>                      |
| A.4  | Aggregate Original Principal O/S balance                                       | 361,894,803.80  | 3,103,073,165.77 | <b>3,464,967,969.57</b>                      | 365,583,782.62  | 3,127,963,600.66 | <b>3,493,547,383.28</b>                      |
| A.5  | Average Current Principal O/S balance  | 70,487.19       | 35,249.79        | <b>37,848.83</b>                             | 70,797.55       | 35,356.36        | <b>37,954.56</b>                             |
| A.6  | Average Original Principal O/S balance   | 114,559.93      | 71,517.51        | <b>74,438.60</b>                             | 114,639.00      | 71,491.41        | <b>74,422.64</b>                             |
| A.7  | Maximum Current Principal O/S balance  | 658,199.15      | 957,564.37       | <b>957,564.37</b>                            | 659,845.14      | 959,233.50       | <b>959,233.50</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  | 3,159           | 43,389           | <b>46,548</b>                                | 3,189           | 43,753           | <b>46,942</b>                                |
| A.10 | Weighted Average Seasoning (years)   | 16.63           | 13.12            | <b>13.58</b>                                 | 16.55           | 13.05            | <b>13.52</b>                                 |
| A.11 | Weighted Average Remaining Maturity (years)                                    | 13.45           | 15.56            | <b>15.28</b>                                 | 13.49           | 15.61            | <b>15.33</b>                                 |
| A.12 | Weighted Average Current Indexed LTV percent (%)                               | 61.49           | 40.33            | <b>43.12</b>                                 | 61.38           | 40.42            | <b>43.18</b>                                 |
| A.13 | Weighted Average Current Unindexed LTV percent (%)                             | 52.77           | 38.66            | <b>40.52</b>                                 | 52.72           | 38.75            | <b>40.59</b>                                 |
| A.14 | Weighted Average Original LTV percent (%)                                      | 67.09           | 67.55            | <b>67.49</b>                                 | 67.10           | 67.50            | <b>67.45</b>                                 |
| A.15 | Weighted Average Interest Rate - Total (%)                                     | 2.60            | 4.64             | <b>4.37</b>                                  | 2.60            | 4.64             | <b>4.37</b>                                  |
| A.16 | Weighted Average Interest Rate - (%) - Preferential Rate                       | 2.54            | 4.32             | <b>3.48</b>                                  | 2.54            | 4.32             | <b>3.49</b>                                  |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%)                                | 98.71           | 93.21            | <b>93.94</b>                                 | 99.21           | 93.22            | <b>94.00</b>                                 |
| A.18 | OS Principal of In Arrears Loans - 30-59 dpd (%)                               | 1.07            | 6.19             | <b>5.52</b>                                  | 0.75            | 6.27             | <b>5.54</b>                                  |
| A.19 | OS Principal of In Arrears Loans - 60-89 dpd (%)                               | 0.22            | 0.56             | <b>0.51</b>                                  | 0.05            | 0.46             | <b>0.40</b>                                  |
| A.20 | OS Principal of In Arrears Loans - 90+ dpd (%)                                 | 0.00            | 0.04             | <b>0.03</b>                                  | 0.00            | 0.06             | <b>0.05</b>                                  |
| A.21 | FX Rate  | 0.9584          | -                | -  | 0.9619          | -                | -  |

| -B-        | Principal Receipts For Performing Or Delinquent / In Arrears Loans | As of 31/8/2023 |                     |             |                      |  |                      |
|------------|--|-----------------|---------------------|-------------|----------------------|--|----------------------|
|            |  | CHF             |                     | EUR         |                      | Total € (Calculated using fixing F/X Rate) |                      |
|            |  | No Of Loans     | Amount              | No Of Loans | Amount               | No Of Loans                                | Amount               |
| B.1        | Scheduled And Paid Repayments                                      | 4,335           | 1,611,574.17        | 53,705      | 9,534,656.26         | 58,040                                     | 11,560,088.63        |
| B.2        | Partial Prepayments  | 9               | 368,011.55          | 132         | 1,193,810.17         | 141  | 1,613,639.86         |
| B.3        | Whole Prepayments  | 17              | 568,508.30          | 142         | 3,699,440.33         | 159  | 4,428,525.34         |
| <b>B.4</b> | <b>Total Principal Receipts (B1+B2+B3)</b>                         | -               | <b>2,548,094.02</b> | -           | <b>14,427,906.76</b> | -  | <b>17,602,253.83</b> |

| -C-        | Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans | As of 31/8/2023 |                   |             |                     |  |                     |
|------------|--|-----------------|-------------------|-------------|---------------------|--|---------------------|
|            |  | CHF             |                   | EUR         |                     | Total € (Calculated using fixing F/X Rate) |                     |
|            |  | No Of Loans     | Amount            | No Of Loans | Amount              | No Of Loans                                | Amount              |
| C.1        | Interest From Installments   | 3,730           | 486,937.36        | 49,668      | 5,955,332.13        | 53,398                                     | 6,463,405.34        |
| C.2        | Interest From Overdues   | 1,295           | 1,389.06          | 10,332      | 10,792.52           | 11,627                                     | 12,241.87           |
| <b>C.3</b> | <b>Total Interest Receipts (C1+C2)</b>                                 | -               | <b>488,326.42</b> | -           | <b>5,966,124.65</b> | <b>65,025</b>                              | <b>6,475,647.21</b> |
| C.4        | Levy 128 To Be Paid To Servicer (in case of an Event)                  |                 |                   |             |                     | -  | -                   |

## Part 2 - Portfolio Status

| -A-        | Portfolio Status                              | As of 31/8/2023 |                       |               |                         |  |                         |
|------------|---|-----------------|-----------------------|---------------|-------------------------|--|-------------------------|
|            |   | CHF             |                       | EUR           |                         | Total € (Calculated using fixing F/X Rate) |                         |
|            |   | No Of Loans     | Amount                | No Of Loans   | Amount                  | No Of Loans                                | Amount                  |
| A.1        | Performing Loans                              | 3,110           | 219,798,505.79        | 38,801        | 1,425,597,645.48        | 41,911                                     | 1,654,936,654.03        |
| A.2        | Delinquent/In Arrears Loans 30 Day To 89 Days | 49              | 2,870,529.43          | 4,566         | 103,251,242.65          | 4,615                                      | 106,246,369.35          |
| <b>A.3</b> | <b>Totals (A1+ A2)</b>                        | <b>3,159</b>    | <b>222,669,035.22</b> | <b>43,367</b> | <b>1,528,848,888.13</b> | <b>46,526</b>                              | <b>1,761,183,023.38</b> |
| A.4        | In Arrears Loans 90 Days To 360 Days          | 0               | 0.00                  | 22            | 604,262.85              | 22   | 604,262.85              |
| 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>22</b>     | <b>604,262.85</b>       | <b>22</b>                                  | <b>604,262.85</b>       |

| -B-        | Breakdown of In Arrears Loans Number Of Days Past Due | As of 31/8/2023 |                     |              |                       |  |                       |
|------------|---|-----------------|---------------------|--------------|-----------------------|--|-----------------------|
|            |   | CHF             |                     | EUR          |                       | Total € (Calculated using fixing F/X Rate) |                       |
|            |   | No Of Loans     | Amount              | No Of Loans  | Amount                | No Of Loans                                | Amount                |
| B.1        | 30 Days < Installment <= 59 Days                      | 41              | 2,378,535.08        | 4,274        | 94,700,427.95         | 4,315                                      | 97,182,204.95         |
| B.2        | 60 Days < Installment <= 89 Days                      | 8               | 491,994.35          | 292          | 8,550,814.70          | 300  | 9,064,164.40          |
| <b>B.3</b> | <b>Total (B1+B2=A4)</b>                               | <b>49</b>       | <b>2,870,529.43</b> | <b>4,566</b> | <b>103,251,242.65</b> | <b>4,615</b>                               | <b>106,246,369.35</b> |
| B.4        | 90 Days < Installment <= 119 Days                     | 0               | 0.00                | 22           | 604,262.85            | 22   | 604,262.85            |
| 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>22</b>    | <b>604,262.85</b>     | <b>22</b>                                  | <b>604,262.85</b>     |

## Part 3 - Replenishment Loans - Removed Loans

| -A- | Loan Amounts During The Period | As of 31/8/2023     |               |                     |               |  |               |
|-----|--------------------------------|---------------------|---------------|---------------------|---------------|--|---------------|
|     |                                | CHF                 |               | EUR                 |               | Total € (Calculated using fixing F/X Rate) |               |
|     |                                | Replenishment Loans | Removed Loans | Replenishment Loans | Removed Loans | Replenishment Loans                        | Removed Loans |
| A.1 | Total Outstanding Balance      | 0.00                | 555,380.54    | 0.00                | 3,096,371.47  | 0.00                                       | 3,675,858.68  |
| A.2 | Number of Loans                | 0                   | 12            | 0                   | 212           | 0  | 224           |



## Statutory Tests

as of 31/8/2023

|   |                         |             |
|---|-------------------------|-------------|
| Outstanding Bonds Principal   | 1,500,000,000.00        |             |
| Outstanding Accrued Interest on Bonds <sup>1</sup>  | 5,681,875.00            |             |
| Total Bonds Amount  | <b>1,505,681,875.00</b> |             |
| Current Outstanding Balance of Loans  | 1,761,787,286.23        |             |
| A. Adjusted Outstanding Principal of Loans <sup>2</sup>   | 1,744,510,314.83        |             |
| B. Accrued Interest on Loans  | 7,386,126.15            |             |
| C. Outstanding Principal & accrued Interest of Marketable Assets                                      | 0.00                    |             |
| D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.                  | 0.00                    |             |
| Z. WAV CB maturity x OS principal amount x Neg. Carry Factor  | 10,159,722.22           |             |
| <b>Nominal Value (A+B+C+D-Z)</b>  | <b>1,741,736,718.75</b> |             |
| Bonds / Nominal Value Assets Percentage   | 1,740,672,687.86        |             |
| <b>Nominal Value Test Result</b>  |                         | <b>Pass</b> |
| <b>Net Present Value Test</b>   |                         | <b>Pass</b> |
| Net Present Value   | 1,946,840,850.36        |             |
| Net Present Value of Liabilities  | 1,519,073,898.02        |             |
| <i>Parallel shift +200bps of current interest rate curve</i>  |                         | <i>Pass</i> |
| Net Present Value   | 1,859,114,902.21        |             |
| Net Present Value of Liabilities  | 1,514,895,752.77        |             |
| <i>Parallel shift -200bps of current interest rate curve</i>  |                         | <i>Pass</i> |
| Net Present Value   | 2,052,058,076.08        |             |
| Net Present Value of Liabilities  | 1,523,844,271.90        |             |
| <b>Interest Rate Coverage Test</b>  |                         | <b>Pass</b> |
| Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year | 75,768,008.50           |             |
| Interest due on all series of covered bonds during 1st year   | 44,262,317.05           |             |
| <b>Parameters</b>   |                         |             |
| LTV Cap   | 80.00%                  |             |
| Asset Percentage  | 86.5%                   |             |
| Negative carry Margin   | 0.50%                   |             |
| <b>Reserve Ledger</b>   |                         |             |
| Opening Balance   | 44,213,512.55           |             |
| Required Reserve Amount   | 39,866,473.19           |             |
| Amount credited to the account (payment to BoNY)  | 0.00                    |             |
| Available (Outstanding) Reserve Amount t  | 44,213,512.55           |             |

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of reporting period

<sup>2</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.

| LOAN CURRENCY      |               |                |                         |                   |
|--------------------|---------------|----------------|-------------------------|-------------------|
|                    | Num of Loans  | % of loans     | OS_Principal (in Euro)  | % of OS_Principal |
| CHF                | 3,159         | 6.79%          | 232,334,135.25          | 13.19%            |
| EUR                | 43,389        | 93.21%         | 1,529,453,150.98        | 86.81%            |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>    |

| ORIGINAL LOAN AMOUNT |               |                |                         |                |
|----------------------|---------------|----------------|-------------------------|----------------|
|                      | Num of Loans  | % of loans     | Principal               | % of Principal |
| 0 - 37.500           | 11,951        | 25.67%         | 291,966,151.52          | 8.43%          |
| 37.501 - 75.000      | 17,631        | 37.88%         | 999,047,896.77          | 28.83%         |
| 75.001 - 100.000     | 7,457         | 16.02%         | 664,789,407.88          | 19.19%         |
| 100.001 - 150.000    | 6,342         | 13.62%         | 786,048,953.46          | 22.69%         |
| 150.001 - 250.000    | 2,488         | 5.35%          | 470,117,224.65          | 13.57%         |
| 250.001 - 500.000    | 603           | 1.30%          | 196,580,588.90          | 5.67%          |
| 500.001 +            | 76            | 0.16%          | 56,417,746.39           | 1.63%          |
| <b>Grand Total</b>   | <b>46,548</b> | <b>100.00%</b> | <b>3,464,967,969.57</b> | <b>100.00%</b> |

| OUTSTANDING LOAN AMOUNT |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 37.500              | 29,760        | 63.93%         | 512,082,615.26          | 29.07%                     |
| 37.501 - 75.000         | 11,258        | 24.19%         | 593,177,778.46          | 33.67%                     |
| 75.001 - 100.000        | 2,785         | 5.98%          | 239,532,594.45          | 13.60%                     |
| 100.001 - 150.000       | 1,880         | 4.04%          | 224,848,055.95          | 12.76%                     |
| 150.001 - 250.000       | 674           | 1.45%          | 124,285,996.47          | 7.05%                      |
| 250.001 - 500.000       | 172           | 0.37%          | 55,056,350.42           | 3.13%                      |
| 500.001 +               | 19            | 0.04%          | 12,803,895.21           | 0.73%                      |
| <b>Grand Total</b>      | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| ORIGINATION DATE   |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 1990-2004          | 11,728        | 25.20%         | 256,207,980.27          | 14.54%                     |
| 2005               | 4,572         | 9.82%          | 180,451,621.98          | 10.24%                     |
| 2006               | 6,640         | 14.26%         | 275,761,042.14          | 15.65%                     |
| 2007               | 5,332         | 11.45%         | 230,667,636.94          | 13.09%                     |
| 2008               | 3,114         | 6.69%          | 133,624,999.88          | 7.58%                      |
| 2009               | 2,515         | 5.40%          | 82,106,830.28           | 4.66%                      |
| 2010               | 2,356         | 5.06%          | 83,515,881.52           | 4.74%                      |
| 2011               | 1,428         | 3.07%          | 46,347,356.44           | 2.63%                      |
| 2012               | 1,158         | 2.49%          | 37,516,963.68           | 2.13%                      |
| 2013               | 865           | 1.86%          | 26,919,897.31           | 1.53%                      |
| 2014               | 342           | 0.73%          | 10,202,250.82           | 0.58%                      |
| 2015               | 196           | 0.42%          | 7,621,368.50            | 0.43%                      |
| 2016               | 230           | 0.49%          | 11,087,176.20           | 0.63%                      |
| 2017               | 447           | 0.96%          | 21,865,711.94           | 1.24%                      |
| 2018               | 700           | 1.50%          | 33,115,385.80           | 1.88%                      |
| 2019               | 484           | 1.04%          | 26,188,516.63           | 1.49%                      |
| 2020               | 521           | 1.12%          | 33,214,662.64           | 1.89%                      |
| 2021               | 2,085         | 4.48%          | 137,624,964.59          | 7.81%                      |
| 2022               | 1,661         | 3.57%          | 115,510,761.35          | 6.56%                      |
| 2023               | 174           | 0.37%          | 12,236,277.31           | 0.69%                      |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| MATURITY DATE      |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 2021 - 2025        | 4,294         | 9.22%          | 31,671,215.95           | 1.80%                      |
| 2026 - 2030        | 13,691        | 29.41%         | 264,613,716.35          | 15.02%                     |
| 2031 - 2035        | 10,359        | 22.25%         | 370,606,155.57          | 21.04%                     |
| 2036 - 2040        | 7,952         | 17.08%         | 404,093,893.18          | 22.94%                     |
| 2041 - 2045        | 4,367         | 9.38%          | 268,132,964.24          | 15.22%                     |
| 2046 +             | 5,885         | 12.64%         | 422,669,340.94          | 23.99%                     |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| REMAIN. TIME TO MATURITY |               |                |                         |                            |
|--------------------------|---------------|----------------|-------------------------|----------------------------|
|                          | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 40 months            | 6,558         | 14.09%         | 60,098,308.64           | 3.41%                      |
| 40.01 - 60 months        | 4,587         | 9.85%          | 70,199,990.37           | 3.98%                      |
| 60.01 - 90 months        | 7,020         | 15.08%         | 173,024,691.89          | 9.82%                      |
| 90.01 - 120 months       | 6,409         | 13.77%         | 207,068,012.11          | 11.75%                     |
| 120.01 - 150 months      | 3,734         | 8.02%          | 155,285,199.20          | 8.81%                      |
| 150.01 - 180 months      | 5,547         | 11.92%         | 275,204,003.76          | 15.62%                     |
| over 180 months          | 12,693        | 27.27%         | 820,907,080.27          | 46.60%                     |
| <b>Grand Total</b>       | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| INTEREST RATE      |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 1.00%      | 5             | 0.01%          | 435,707.78              | 0.02%                      |
| 1.01% - 2.00%      | 49            | 0.11%          | 4,256,224.63            | 0.24%                      |
| 2.01% - 3.00%      | 2,773         | 5.96%          | 217,038,542.11          | 12.32%                     |
| 3.01% - 4.00%      | 5,716         | 12.28%         | 352,544,932.83          | 20.01%                     |
| 4.01% - 5.00%      | 27,672        | 59.45%         | 893,789,065.98          | 50.73%                     |
| 5.01% - 6.00%      | 5,692         | 12.23%         | 161,613,332.41          | 9.17%                      |
| 6.01% - 7.00%      | 2,860         | 6.14%          | 95,159,763.47           | 5.40%                      |
| 7.01% +            | 1,781         | 3.83%          | 36,949,717.02           | 2.10%                      |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| CURRENT LTV_Indexed |               |                |                         |                            |
|---------------------|---------------|----------------|-------------------------|----------------------------|
|                     | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0.00% - 20.00%      | 17,685        | 37.99%         | 275,708,559.55          | 15.65%                     |
| 20.01% - 30.00%     | 8,103         | 17.41%         | 278,006,650.26          | 15.78%                     |
| 30.01% - 40.00%     | 6,724         | 14.45%         | 305,577,987.04          | 17.34%                     |
| 40.01% - 50.00%     | 5,455         | 11.72%         | 301,593,361.07          | 17.12%                     |
| 50.01% - 60.00%     | 3,850         | 8.27%          | 240,675,257.59          | 13.66%                     |
| 60.01% - 70.00%     | 2,667         | 5.73%          | 184,424,542.95          | 10.47%                     |
| 70.01% - 80.00%     | 1,360         | 2.92%          | 102,032,462.56          | 5.79%                      |
| 80.01% - 90.00%     | 307           | 0.66%          | 25,007,387.28           | 1.42%                      |
| 90.01% - 100.00%    | 104           | 0.22%          | 7,482,202.17            | 0.42%                      |
| 100.00% +           | 293           | 0.63%          | 41,278,875.76           | 2.34%                      |
| <b>Grand Total</b>  | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</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%               | 17,392        | 37.36%         | 285,111,176.20          | 16.18%                     |
| 20.01% - 30.00%              | 9,409         | 20.21%         | 321,445,445.02          | 18.25%                     |
| 30.01% - 40.00%              | 7,702         | 16.55%         | 349,098,150.93          | 19.82%                     |
| 40.01% - 50.00%              | 4,978         | 10.69%         | 285,310,631.94          | 16.19%                     |
| 50.01% - 60.00%              | 3,447         | 7.41%          | 222,133,020.21          | 12.61%                     |
| 60.01% - 70.00%              | 2,235         | 4.80%          | 164,820,986.82          | 9.36%                      |
| 70.01% - 80.00%              | 1,013         | 2.18%          | 83,090,441.41           | 4.72%                      |
| 80.01% - 90.00%              | 215           | 0.46%          | 25,649,975.96           | 1.46%                      |
| 90.01% - 100.00%             | 92            | 0.20%          | 15,337,465.44           | 0.87%                      |
| 100.00% +                    | 65            | 0.14%          | 9,789,992.30            | 0.56%                      |
| <b>Grand Total</b>           | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</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%      | 2,613         | 5.61%          | 40,355,696.66           | 2.29%                      |
| 20.01% - 30.00%     | 3,921         | 8.42%          | 84,748,533.90           | 4.81%                      |
| 30.01% - 40.00%     | 5,608         | 12.05%         | 150,011,375.90          | 8.51%                      |
| 40.01% - 50.00%     | 7,009         | 15.06%         | 225,885,732.29          | 12.82%                     |
| 50.01% - 60.00%     | 7,525         | 16.17%         | 287,508,705.48          | 16.32%                     |
| 60.01% - 70.00%     | 6,777         | 14.56%         | 296,463,147.68          | 16.83%                     |
| 70.01% - 80.00%     | 6,762         | 14.53%         | 325,244,088.42          | 18.46%                     |
| 80.01% - 90.00%     | 3,374         | 7.25%          | 161,033,685.14          | 9.14%                      |
| 90.01% - 100.00%    | 2,016         | 4.33%          | 119,942,824.06          | 6.81%                      |
| 100.00% +           | 943           | 2.03%          | 70,593,496.71           | 4.01%                      |
| <b>Grand Total</b>  | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| <b>LOCATION OF PROPERTY</b> |               |                |                         |                            |
|-----------------------------|---------------|----------------|-------------------------|----------------------------|
|                             | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Attica                      | 19,036        | 40.90%         | 871,556,264.17          | 49.47%                     |
| Thessaloniki                | 6,652         | 14.29%         | 230,116,658.94          | 13.06%                     |
| Macedonia                   | 5,298         | 11.38%         | 143,134,649.27          | 8.12%                      |
| Peloponnese                 | 3,447         | 7.41%          | 112,569,236.37          | 6.39%                      |
| Thessaly                    | 3,332         | 7.16%          | 97,871,740.85           | 5.56%                      |
| Stereia Ellada              | 2,510         | 5.39%          | 76,479,498.14           | 4.34%                      |
| Creta Island                | 1,854         | 3.98%          | 69,593,768.05           | 3.95%                      |
| Ionian Islands              | 742           | 1.59%          | 27,757,399.00           | 1.58%                      |
| Thrace                      | 1,197         | 2.57%          | 36,609,294.10           | 2.08%                      |
| Epirus                      | 1,388         | 2.98%          | 41,825,421.32           | 2.37%                      |
| Aegean Islands              | 1,092         | 2.35%          | 54,273,356.01           | 3.08%                      |
| <b>Grand Total</b>          | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| <b>SEASONING</b>   |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| 0 - 12             | 749           | 1.61%          | 53,689,087.12           | 3.05%                      |
| 12 - 24            | 2,054         | 4.41%          | 137,948,907.91          | 7.83%                      |
| 24 - 36            | 1,344         | 2.89%          | 88,408,706.90           | 5.02%                      |
| 36 - 60            | 943           | 2.03%          | 53,026,904.94           | 3.01%                      |
| 60 - 96            | 1,238         | 2.66%          | 59,503,385.62           | 3.38%                      |
| over 96            | 40,220        | 86.41%         | 1,369,210,293.73        | 77.72%                     |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</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            | 6             | 0.01%          | 50,772.88               | 0.00%                      |
| 5 - 10 years           | 346           | 0.74%          | 6,454,872.97            | 0.37%                      |
| 10 - 15 years          | 3,512         | 7.54%          | 57,486,942.15           | 3.26%                      |
| 15 - 20 years          | 7,745         | 16.64%         | 183,071,272.44          | 10.39%                     |
| 20 - 25 years          | 9,842         | 21.14%         | 345,414,707.36          | 19.61%                     |
| 25 - 30 years          | 16,680        | 35.83%         | 663,976,153.72          | 37.69%                     |
| 30 - 35 years          | 3,879         | 8.33%          | 224,297,055.89          | 12.73%                     |
| 35 years +             | 4,538         | 9.75%          | 281,035,508.82          | 15.95%                     |
| <b>Grand Total</b>     | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| <b>REAL ESTATE TYPE</b> |               |                |                         |                            |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
|                         | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Flats                   | 36,203        | 77.78%         | 1,296,937,436.88        | 73.61%                     |
| Houses                  | 10,345        | 22.22%         | 464,849,849.35          | 26.39%                     |
| <b>Grand Total</b>      | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| <b>LOAN PURPOSE</b>        |               |                |                         |                            |
|----------------------------|---------------|----------------|-------------------------|----------------------------|
|                            | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Construction               | 9,562         | 20.54%         | 365,400,607.26          | 20.74%                     |
| Purchase                   | 25,868        | 55.57%         | 1,061,989,407.67        | 60.28%                     |
| Repair                     | 8,599         | 18.47%         | 262,726,652.30          | 14.91%                     |
| Construction (re-mortgage) | 87            | 0.19%          | 5,428,065.97            | 0.31%                      |
| Purchase (re-mortgage)     | 510           | 1.10%          | 24,437,606.45           | 1.39%                      |
| Repair (re-mortgage)       | 262           | 0.56%          | 11,326,621.02           | 0.64%                      |
| Equity Release             | 1,660         | 3.57%          | 30,478,325.56           | 1.73%                      |
| <b>Grand Total</b>         | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| <b>INTEREST PAYMENT FREQUENCY</b> |               |                |                         |                            |
|-----------------------------------|---------------|----------------|-------------------------|----------------------------|
|                                   | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| FA                                | 46,418        | 99.72%         | 1,748,012,197.80        | 99.22%                     |
| Balloon                           | 130           | 0.28%          | 13,775,088.42           | 0.78%                      |
| <b>Grand Total</b>                | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| <b>INTEREST RATE TYPE</b>    |               |                |                         |                            |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
|                              | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Floating                     | 40,755        | 87.55%         | 1,396,465,227.72        | 79.26%                     |
| Fixed Converting to Floating | 5,696         | 12.24%         | 363,788,126.96          | 20.65%                     |
| Fixed to Maturity            | 97            | 0.21%          | 1,533,931.54            | 0.09%                      |
| <b>Grand Total</b>           | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| INDEX TYPE (FLOATING) |               |                |                         |                            |
|-----------------------|---------------|----------------|-------------------------|----------------------------|
|                       | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| ECB Tracker           | 607           | 1.49%          | 25,538,761.60           | 1.83%                      |
| Euribor 1 Month       | 81            | 0.20%          | 2,659,112.13            | 0.19%                      |
| Euribor 3 Months      | 382           | 0.94%          | 15,741,621.94           | 1.13%                      |
| Eurobank OEK's Rate   | 83            | 0.20%          | 1,179,862.51            | 0.08%                      |
| Originator Rate       | 9,981         | 24.49%         | 191,855,815.09          | 13.74%                     |
| Saron 1M ISDA (CHF)   | 94            | 0.23%          | 6,088,006.25            | 0.44%                      |
| Saron 3M ISDA (CHF)   | 29            | 0.07%          | 1,998,248.40            | 0.14%                      |
| ESTR 1M ISDA (EUR)    | 27            | 0.07%          | 352,378.47              | 0.03%                      |
| Cap ECB Tracker       | 18,152        | 44.54%         | 601,848,229.58          | 43.10%                     |
| Cap Saron ISDA (CHF)  | 2,980         | 7.31%          | 220,631,142.15          | 15.80%                     |
| Cap Euribor 3 Months  | 6,912         | 16.96%         | 270,381,423.25          | 19.36%                     |
| Cap Euribor 1 Month   | 1,379         | 3.38%          | 57,622,351.33           | 4.13%                      |
| Other                 | 48            | 0.12%          | 568,275.02              | 0.04%                      |
| <b>Grand Total</b>    | <b>40,755</b> | <b>100.00%</b> | <b>1,396,465,227.72</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                               | 32           | 0.56%          | 1,326,439.23          | 0.36%                      |
| Euribor 1 Month                           | 26           | 0.46%          | 1,293,822.36          | 0.36%                      |
| Euribor 3 Months                          | 5,569        | 97.77%         | 359,277,542.81        | 98.76%                     |
| Originator Rate                           | 69           | 1.21%          | 1,890,322.56          | 0.52%                      |
| <b>Grand Total</b>                        | <b>5,696</b> | <b>100.00%</b> | <b>363,788,126.96</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 2023 - 31 Dec 2023                              | 36           | 0.63%          | 1,500,617.44          | 0.41%                      |
| 1 Jan 2024 - 31 Dec 2025                              | 116          | 2.04%          | 6,526,386.89          | 1.79%                      |
| 1 Jan 2026 - 31 Dec 2030                              | 1,285        | 22.56%         | 69,623,124.49         | 19.14%                     |
| 1 Jan 2031 - 31 Dec 2035                              | 1,155        | 20.28%         | 73,119,950.85         | 20.10%                     |
| 1 Jan 2036 - 31 Dec 2040                              | 1,149        | 20.17%         | 72,267,870.18         | 19.87%                     |
| 1 Jan 2041 +  | 1,955        | 34.32%         | 140,750,177.11        | 38.69%                     |
| <b>Grand Total</b>                                    | <b>5,696</b> | <b>100.00%</b> | <b>363,788,126.96</b> | <b>100.00%</b>             |

| SUBSIDISED VS. NON-SUBSIDISED LOANS |              |              |                       |                            |
|-------------------------------------|--------------|--------------|-----------------------|----------------------------|
|                                     | Num of Loans | % of loans   | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N                                   | 0            | 0.00%        | 0.00                  | 0.00%                      |
| Y                                   | 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>               |

| 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                  | 38,090        | 81.83%         | 1,564,271,036.79        | 88.79%                     |
| Y                  | 8,458         | 18.17%         | 197,516,249.44          | 11.21%                     |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| Preferential Rate Euro |               |                |                         |                            |
|------------------------|---------------|----------------|-------------------------|----------------------------|
|                        | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                      | 44,752        | 96.14%         | 1,655,446,205.22        | 93.96%                     |
| Y                      | 1,796         | 3.86%          | 106,341,081.01          | 6.04%                      |
| <b>Grand Total</b>     | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| STAFF LOANS        |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 46,548        | 100.00%        | 1,761,787,286.23        | 100.00%                    |
| S                  | 0             | 0.00%          | 0.00                    | 0.00%                      |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| ADD-ON LOANS       |               |                |                         |                            |
|--------------------|---------------|----------------|-------------------------|----------------------------|
|                    | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| N                  | 42,643        | 91.61%         | 1,666,486,770.26        | 94.59%                     |
| Y                  | 3,905         | 8.39%          | 95,300,515.97           | 5.41%                      |
| <b>Grand Total</b> | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| OCCUPANCY TYPES               |               |                |                         |                            |
|-------------------------------|---------------|----------------|-------------------------|----------------------------|
|                               | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Owner occupied                | 44,561        | 95.73%         | 1,683,439,191.02        | 95.55%                     |
| Second home/Holiday houses    | 1,816         | 3.90%          | 71,333,192.04           | 4.05%                      |
| Buy-to-let/Non-Owner occupied | 71            | 0.15%          | 3,772,919.21            | 0.21%                      |
| Other                         | 100           | 0.21%          | 3,241,983.95            | 0.18%                      |
| <b>Grand Total</b>            | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |

| Top 15 Profession Euro                  |               |                |                         |                            |
|---|---------------|----------------|-------------------------|----------------------------|
|   | Num of Loans  | % of loans     | Principal Euro Equiv.   | % of Principal Euro Equiv. |
| Other Professions                       | 11,728        | 25.20%         | 513,213,956.06          | 29.13%                     |
| Other Private Employees                 | 7,597         | 16.32%         | 321,781,449.54          | 18.26%                     |
| Civil Servant                           | 5,969         | 12.82%         | 200,479,562.27          | 11.38%                     |
| Pensioner                               | 7,990         | 17.17%         | 199,628,760.84          | 11.33%                     |
| Other Self Employed                     | 2,268         | 4.87%          | 120,983,216.94          | 6.87%                      |
| Civil Servant - Policeman               | 1,660         | 3.57%          | 72,965,576.01           | 4.14%                      |
| Unemployed                              | 1,836         | 3.94%          | 55,525,322.89           | 3.15%                      |
| Teacher                                 | 1,766         | 3.79%          | 54,812,999.26           | 3.11%                      |
| Military Personnel                      | 1,166         | 2.50%          | 47,630,481.87           | 2.70%                      |
| Salesman                                | 1,111         | 2.39%          | 39,502,826.54           | 2.24%                      |
| Civil Servant - Primary School Teachers | 1,361         | 2.92%          | 38,054,261.29           | 2.16%                      |
| Lawyers - Jurists                       | 439           | 0.94%          | 28,943,160.40           | 1.64%                      |
| Accountant                              | 545           | 1.17%          | 24,143,770.78           | 1.37%                      |
| Housewife                               | 701           | 1.51%          | 23,234,293.22           | 1.32%                      |
| Independent Means                       | 411           | 0.88%          | 20,887,648.31           | 1.19%                      |
| <b>Grand Total</b>                      | <b>46,548</b> | <b>100.00%</b> | <b>1,761,787,286.23</b> | <b>100.00%</b>             |