EUROBANK S.A.

Covered Bond III Programme

Investor Report

Report No:	81
Reporting Date:	20/10/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	1/9/2025	30/9/2025

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

I Programme Details

as of 20/10/2025

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity Final	Maturity 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-31	20-Jan-81
				853,000,000.00			

Fixed Rate Bonds	0%
WAL of liabilities	0.89

Series	Interest Period Start date	Interest Period End Date	Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
1	21-Jul-25	20-Oct-25	91	Act/360	2.5240%	3,132,634.56	3,132,634.56
3	21-Jul-25	20-Oct-25	91	Act/360	2.5240%	2,309,600.22	2,309,600.22

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/9/2025 CHF	As of 30/9/2025 EUR	As of 30/9/2025 Total € (Calculated using fixing F/X Rate)	Previous Report CHF	Previous Report EUR	Previous Report Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	117,282,656.67	981,597,485.23	**1,106,845,943.87**	118,737,821.26	992,600,194.40	**1,119,402,651.96**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	117,282,656.67	981,502,246.12	**1,106,750,704.76**	118,737,821.26	992,311,616.57	**1,119,114,074.13**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	113,155,503.87	980,979,522.17	**1,101,820,513.06**	114,506,593.78	991,713,769.18	**1,113,997,615.59**
A.4	Aggregate Original Principal O/S balance	213,763,837.45	1,997,778,675.50	**2,211,542,512.95**	215,643,214.29	2,022,517,576.23	**2,238,160,790.52**
A.5	Average Current Principal O/S balance	67,287.81	36,015.32	**38,169.73**	67,426.36	35,801.63	**37,963.87**
A.6	Average Original Principal O/S balance	122,641.33	73,299.53	**76,265.35**	122,454.98	72,949.24	**75,905.88**
A.7	Maximum Current Principal O/S balance	614,288.33	2,892,572.86	**2,892,572.86**	616,273.48	2,927,121.57	**2,927,121.57**
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	1,743	27,255	**28,998**	1,761	27,725	**29,486**
A.10	Weighted Average Seasoning (years)	18.62	12.44	**13.14**	18.54	12.39	**13.09**
A.11	Weighted Average Remaining Maturity (years)	13.56	15.64	**15.41**	13.61	15.67	**15.43**
A.12	Weighted Average Current Indexed LTV percent (%)	51.51	33.68	**35.70**	51.67	33.76	**35.79**
A.13	Weighted Average Current Unindexed LTV percent (%)	53.92	39.03	**40.72**	54.12	39.12	**40.82**
A.14	Weighted Average Original LTV percent (%)	70.57	74.55	**74.10**	70.59	74.48	**74.04**
A.15	Weighted Average Interest Rate - Total (%)	1.32	3.96	**3.66**	1.33	3.96	**3.66**
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.28	3.37	**2.36**	1.30	3.36	**2.37**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	98.51	94.04	**94.54**	97.23	98.12	**98.02**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.94	5.54	**5.02**	2.31	1.68	**1.75**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.55	0.42	**0.43**	0.46	0.17	**0.20**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	**0.01**	0.00	0.03	**0.03**
A.21	FX Rate	0.9364	-	-	0.9364	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2025 CHF No Of Loans	CHF Amount	EUR No Of Loans	EUR Amount	Total € (Calculated using fixing F/X No Of Loans	Total € Amount
B.1	Scheduled And Paid Repayments	2,478	1,021,045.58	36,370	6,838,613.26	**38,848**	**8,324,135.35**
B.2	Partial Prepayments	1	1,385.70	87	884,782.22	**88**	**946,262.06**
B.3	Whole Prepayments	2	96,998.84	86	1,127,717.67	**88**	**1,301,310.75**
B.4	**Total Principal Receipts (B1+B2+B3)**	-		-	**8,851,113.15**		**9,452,278.03**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2025 CHF No Of Loans	CHF Amount	EUR No Of Loans	EUR Amount	Total € (Calculated using fixing F/X No Of Loans	Total € Amount
C.1	Interest From Installments	2,046	134,830.31	33,749	3,399,393.62	35,795	3,543,381.56
C.2	Interest From Overdues	723	762.71	6,224	6,483.20	6,947	7,297.71
C.3	**Total Interest Receipts (C1+C2)**	**2,769**	**135,593.02**	**39,973.00**	**3,405,876.82**	**42,742**	**3,550,679.28**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/9/2025 CHF No Of Loans	CHF Amount	EUR No Of Loans	EUR Amount	Total € (Calculated using fixing F/X) No Of Loans	Total € Amount
A.1	Performing Loans	1,722	115,529,514.11	24,031	923,059,956.92	25,753	1,046,436,200.10
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	21	1,753,142.56	3,216	58,442,289.20	3,237	60,314,504.66
A.3	**Totals (A1+ A2)**	**1,743**	**117,282,656.67**	**27,247**	**981,502,246.12**	**28,990**	**1,106,750,704.76**
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	8	95,239.11	8	95,239.11
A.5	Denounced Loans	**0**	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**0**	**0.00**	**8**	**95,239.11**	**8**	**95,239.11**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/9/2025 CHF No Of Loans	CHF Amount	EUR No Of Loans	EUR Amount	Total € (Calculated using fixing F/X) No Of Loans	Total € Amount
B.1	30 Days < Installment <= 59 Days	17	1,106,059.79	3,010	54,350,907.19	3,027	55,532,090.22
B.2	60 Days < Installment <= 89 Days	4	647,082.77	206	4,091,382.01	210	4,782,414.44
B.3	**Total (B1+B2=A4)**	**21**	**1,753,142.56**	**3,216**	**58,442,289.20**	**3,237**	**60,314,504.66**
B.4	90 Days < Installment <= 119 Days	0	0.00	8	95,239.11	8	95,239.11
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	**Total (B4+B5=A4)**	**0**	**0.00**	**8**	**95,239.11**	**8**	**95,239.11**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/9/2025 CHF Replenishment Loans	CHF Removed Loans	EUR Replenishment Loans	EUR Removed Loans	Total € (Calculated using fixing F/X) Replenishment Loans	Total € Removed Loans
A.1	Total Outstanding Balance	0.00	339,480.10	0.00	2,162,936.31	**0.00**	**2,525,473.79**
A.2	Number of Loans	0	14	0	373	**0**	**387**

III Statutory Tests

as of 30/9/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**1,101,820,513.06**
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	**11,668,236.19**
C.	Principal Amount Outstanding of all Series of Covered Bonds	**853,000,000.00**

Nominal Value Test Result — Pass

Nominal Value *(A+B+LB)*	**1,113,488,749.25**	
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**946,830,000.00**	

Net Present Value Test — Pass

Net Present Value of Loans	*1,241,532,927.33*
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	*11,668,236.19*
Net Present Value of Covered Bond Liabilities	*860,531,602.46*
Lump Sum Amount (C * 1%)	*8,530,000.00*

Parallel shift +200bps of current interest rate curve — *Pass*

Net Present Value of Loans	*1,181,007,040.75*
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	*11,668,236.19*
Net Present Value of Covered Bond Liabilities	*859,888,233.93*
*Lump Sum Amount (C * 1%)*	*8,530,000.00*

Parallel shift -200bps of current interest rate curve — *Pass*

Net Present Value of Loans	*1,330,776,242.07*
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	*11,668,236.19*
Net Present Value of Covered Bond Liabilities	*861,390,353.83*
*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	*37,993,597.57*
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	*0.00*
Liquidity Buffer Reserve Ledger	
Interest expected to be paid during the 1st year on:	
all Series of Covered Bonds then outstanding	*17,094,842.91*
Under any Hedging agreements	*0.00*

Parameters

LTV Cap	80.00%
Required Covererage Percentage	111.00%

Liquidity Buffer Reserve Ledger [2] — *as of calculation date*

Balance at closing (previous period)	11,668,236.15
Credit interest	16,900.37
Opening Balance	**11,685,136.52**
Required Liquidity Buffer Reserve Ledger Amount	**11,574,483.08**
Amount credited to the account (payment to BoNY)	**0.00**
Available o/s Reserve Amount	**11,685,136.52**

Additional info — *as of 30/9/2025*

Inderest due on 90+pdp loans (in EURO)	1,453.22

[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

LOAN CURRENCY	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	1,743	6.01%	125,248,458.64	11.32%
EUR	27,255	93.99%	981,597,485.23	88.68%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

ORIGINAL LOAN AMOUNT	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	7,140	24.62%	175,588,161.28	7.94%
37.501 - 75.000	11,034	38.05%	625,928,585.50	28.30%
75.001 - 100.000	4,699	16.20%	419,258,486.96	18.96%
100.001 - 150.000	4,020	13.86%	499,395,805.69	22.58%
150.001 - 250.000	1,638	5.65%	310,379,220.36	14.03%
250.001 - 500.000	405	1.40%	132,225,883.26	5.98%
500.001 +	62	0.21%	48,766,369.90	2.21%
Grand Total	**28,998**	**100.00%**	**2,211,542,512.95**	**100.00%**

OUTSTANDING LOAN AMOUNT	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	18,672	64.39%	306,994,763.95	27.74%
37.501 - 75.000	6,681	23.04%	352,789,109.93	31.87%
75.001 - 100.000	1,789	6.17%	154,212,560.72	13.93%
100.001 - 150.000	1,228	4.23%	147,360,352.53	13.31%
150.001 - 250.000	477	1.64%	87,442,543.41	7.90%
250.001 - 500.000	131	0.45%	42,470,372.78	3.84%
500.001 +	20	0.07%	15,576,240.55	1.41%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

ORIGINATION DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,137	24.61%	129,976,527.15	11.74%
2005	2,159	7.45%	83,041,960.45	7.50%
2006	3,712	12.80%	136,674,870.94	12.35%
2007	2,969	10.24%	120,427,385.88	10.88%
2008	1,745	6.02%	70,672,943.85	6.39%
2009	1,024	3.53%	40,255,471.86	3.64%
2010	1,073	3.70%	42,151,741.22	3.81%
2011	966	3.33%	27,944,475.05	2.52%
2012	829	2.86%	23,751,427.37	2.15%
2013	565	1.95%	15,195,918.32	1.37%
2014	263	0.91%	7,145,528.95	0.65%
2015	145	0.50%	6,219,368.43	0.56%
2016	165	0.57%	7,283,251.56	0.66%
2017	265	0.91%	11,689,522.33	1.06%
2018	447	1.54%	19,502,329.96	1.76%
2019	325	1.12%	14,755,094.39	1.33%
2020	386	1.33%	21,173,130.40	1.91%
2021	1,423	4.91%	87,943,524.80	7.95%
2022	1,436	4.95%	92,594,839.22	8.37%
2023	1,157	3.99%	81,264,880.31	7.34%
2024	802	2.77%	66,610,068.91	6.02%
2025	5	0.02%	571,682.52	0.05%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

MATURITY DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	148	0.51%	153,702.32	0.01%
2026 - 2030	8,737	30.13%	103,710,917.96	9.37%
2031 - 2035	6,960	24.00%	210,813,298.70	19.05%
2036 - 2040	5,292	18.25%	247,281,806.52	22.34%
2041 - 2045	3,249	11.20%	192,774,008.66	17.42%
2046 +	4,612	15.90%	352,112,209.71	31.81%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

REMAIN. TIME TO MATURITY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,994	17.22%	35,222,133.17	3.18%
40.01 - 60 months	2,945	10.16%	51,291,178.07	4.63%
60.01 - 90 months	4,812	16.59%	118,473,896.23	10.70%
90.01 - 120 months	2,583	8.91%	89,853,552.37	8.12%
120.01 - 150 months	3,579	12.34%	157,109,015.04	14.19%
150.01 - 180 months	1,942	6.70%	95,551,599.06	8.63%
over 180 months	8,143	28.08%	559,344,569.93	50.53%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

INTEREST RATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	160	0.55%	15,337,399.87	1.39%
1.01% - 2.00%	1,392	4.80%	99,785,743.47	9.02%
2.01% - 3.00%	630	2.17%	39,234,019.22	3.54%
3.01% - 4.00%	14,209	49.00%	614,191,273.97	55.49%
4.01% - 5.00%	9,214	31.77%	252,956,534.77	22.85%
5.01% - 6.00%	1,453	5.01%	46,758,395.83	4.22%
6.01% - 7.00%	1,091	3.76%	27,771,844.85	2.51%
7.01% +	849	2.93%	10,810,731.88	0.98%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,860	51.24%	269,443,759.63	24.34%
20.01% - 30.00%	5,173	17.84%	224,311,198.01	20.27%
30.01% - 40.00%	3,787	13.06%	218,898,890.48	19.78%
40.01% - 50.00%	2,501	8.62%	166,370,045.25	15.03%
50.01% - 60.00%	1,408	4.86%	106,398,113.50	9.61%
60.01% - 70.00%	688	2.37%	59,201,928.99	5.35%
70.01% - 80.00%	340	1.17%	29,366,464.96	2.65%
80.01% - 90.00%	128	0.44%	15,512,357.59	1.40%
90.01% - 100.00%	54	0.19%	7,899,439.17	0.71%
100.00% +	59	0.20%	9,443,746.29	0.85%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

CURRENT LTV_Unindexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,257	42.27%	197,362,522.60	17.83%
20.01% - 30.00%	5,804	20.02%	204,137,456.49	18.44%
30.01% - 40.00%	3,703	12.77%	188,501,623.10	17.03%
40.01% - 50.00%	2,778	9.58%	169,575,313.94	15.32%
50.01% - 60.00%	2,141	7.38%	144,625,463.02	13.07%
60.01% - 70.00%	1,309	4.51%	100,942,541.75	9.12%
70.01% - 80.00%	758	2.61%	68,352,233.85	6.18%
80.01% - 90.00%	139	0.48%	16,809,907.29	1.52%
90.01% - 100.00%	52	0.18%	8,002,841.23	0.72%
100.00% +	57	0.20%	8,536,040.61	0.77%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,646	5.68%	23,116,084.65	2.09%
20.01% - 30.00%	2,436	8.40%	50,788,835.38	4.59%
30.01% - 40.00%	3,453	11.91%	92,819,993.21	8.39%
40.01% - 50.00%	4,106	14.16%	128,094,892.72	11.57%
50.01% - 60.00%	4,462	15.39%	166,812,233.01	15.07%
60.01% - 70.00%	4,001	13.80%	179,274,355.05	16.20%
70.01% - 80.00%	4,278	14.75%	206,863,197.23	18.69%
80.01% - 90.00%	2,204	7.60%	96,913,073.63	8.76%
90.01% - 100.00%	1,325	4.57%	75,610,112.72	6.83%
100.00% +	1,087	3.75%	86,553,166.27	7.82%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

LOCATION OF PROPERTY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	11,874	40.95%	551,936,861.71	49.87%
Thessaloniki	3,906	13.47%	141,217,825.03	12.76%
Macedonia	3,240	11.17%	83,229,752.45	7.52%
Peloponnese	2,214	7.64%	69,283,687.42	6.26%
Thessaly	2,038	7.03%	62,117,785.40	5.61%
Sterea Ellada	1,662	5.73%	48,934,662.05	4.42%
Creta Island	1,210	4.17%	45,867,454.95	4.14%
Ionian Islands	431	1.49%	16,229,450.40	1.47%
Thrace	758	2.61%	23,768,297.34	2.15%
Epirus	882	3.04%	25,112,351.50	2.27%
Aegean Islands	783	2.70%	39,147,815.63	3.54%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

SEASONING	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	180	0.62%	19,514,383.33	1.76%
12 - 24	856	2.95%	65,810,226.04	5.95%
24 - 36	1,243	4.29%	84,113,924.99	7.60%
36 - 60	2,662	9.18%	165,930,712.89	14.99%
60 - 96	1,083	3.73%	50,789,219.10	4.59%
over 96	22,974	79.23%	720,687,477.52	65.11%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

LEGAL LOAN TERM	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.02%	101,928.71	0.01%
5 - 10 years	269	0.93%	9,412,410.83	0.85%
10 - 15 years	1,611	5.56%	40,905,749.72	3.70%
15 - 20 years	4,286	14.78%	108,450,884.45	9.80%
20 - 25 years	6,346	21.88%	204,852,358.97	18.51%
25 - 30 years	11,232	38.73%	430,015,911.37	38.85%
30 - 35 years	2,646	9.12%	149,437,938.45	13.50%
35 years +	2,603	8.98%	163,668,761.38	14.79%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

REAL ESTATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	22,009	75.90%	779,940,155.42	70.47%
Houses	6,989	24.10%	326,905,788.45	29.53%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

LOAN PURPOSE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	5,980	20.62%	230,655,985.93	20.84%
Purchase	16,352	56.39%	692,351,317.99	62.55%
Repair	4,798	16.55%	138,915,637.69	12.55%
Construction (re-mortgage)	49	0.17%	2,609,883.63	0.24%
Purchase (re-mortgage)	345	1.19%	15,302,564.33	1.38%
Repair (re-mortgage)	141	0.49%	5,499,393.47	0.50%
Equity Release	1,333	4.60%	21,511,160.83	1.94%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

INTEREST PAYMENT FREQUENCY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	28,973	99.91%	1,104,531,288.60	99.79%
Balloon	25	0.09%	2,314,655.27	0.21%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

INTEREST RATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	22,562	77.81%	699,745,641.93	63.22%
Fixed Converting to Floating	6,393	22.05%	406,044,829.61	36.68%
Fixed to Maturity	43	0.15%	1,055,472.33	0.10%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

Fixed rate assets	*36.78%*
WAL of assets	*6.82*

INDEX TYPE (FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	9,028	40.01%	285,390,147.81	40.78%
Euribor 1 Month	845	3.75%	32,126,557.92	4.59%
Euribor 3 Months	4,212	18.67%	153,376,407.16	21.92%
Eurobank OEK's Rate	35	0.16%	485,502.68	0.07%
Originator Rate	6,710	29.74%	104,986,650.29	15.00%
Saron 1M ISDA (CHF)	1,491	6.61%	103,966,251.53	14.86%
Saron 3M ISDA (CHF)	217	0.96%	19,131,192.72	2.73%
ESTR 1M ISDA (EUR)	6	0.03%	79,431.73	0.01%
Other	18	0.08%	203,500.09	0.03%
Grand Total	**22,562**	**100.00%**	**699,745,641.93**	**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%	637,935.93	0.16%
Euribor 1 Month	16	0.25%	525,930.06	0.13%
Euribor 3 Months	6,355	99.41%	404,880,963.62	99.71%
Grand Total	**6,393**	**100.00%**	**406,044,829.61**	**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	9	0.14%	468,495.99	0.12%
1 Jan 2026 - 31 Dec 2030	1,785	27.92%	113,767,208.92	28.02%
1 Jan 2031 - 31 Dec 2035	1,515	23.70%	93,141,157.94	22.94%
1 Jan 2036 - 31 Dec 2040	1,108	17.33%	62,380,099.45	15.36%
1 Jan 2041 +	1,976	30.91%	136,287,867.31	33.56%
Grand Total	**6,393**	**100.00%**	**406,044,829.61**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,998	100.00%	1,106,845,943.87	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**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	24,620	84.90%	1,013,477,197.67	91.56%
Y	4,378	15.10%	93,368,746.20	8.44%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

Preferential Rate Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,962	96.43%	1,048,572,006.51	94.74%
Y	1,036	3.57%	58,273,937.36	5.26%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

STAFF LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,998	100.00%	1,106,845,943.87	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

ADD-ON LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,245	93.95%	1,067,428,530.40	96.44%
Y	1,753	6.05%	39,417,413.47	3.56%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

OCCUPANCY TYPES	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	27,618	95.24%	1,043,432,235.46	94.27%
Second home/Holiday houses	1,227	4.23%	55,597,611.66	5.02%
Buy-to-let/Non-Owner occupied	75	0.26%	4,598,484.44	0.42%
Other	78	0.27%	3,217,612.31	0.29%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**

Top 15 Profession Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	6,948	23.96%	300,183,862.38	27.12%
Other Private Employees	5,094	17.57%	242,705,525.14	21.93%
Civil Servant	3,957	13.65%	131,544,088.52	11.88%
Pensioner	5,023	17.32%	109,909,933.47	9.93%
Other Self Employed	1,534	5.29%	90,887,392.60	8.21%
Civil Servant - Policeman	1,090	3.76%	47,349,634.19	4.28%
Teacher	1,083	3.73%	31,088,980.52	2.81%
Military Personnel	711	2.45%	28,291,919.11	2.56%
Unemployed	878	3.03%	26,007,676.38	2.35%
Salesman	628	2.17%	24,078,922.75	2.18%
Civil Servant - Primary School Teachers	866	2.99%	19,447,231.37	1.76%
Lawyers - Jurists	255	0.88%	16,852,206.90	1.52%
Accountant	299	1.03%	13,733,446.55	1.24%
Housewife	397	1.37%	12,495,180.05	1.13%
Independent Means	235	0.81%	12,269,943.95	1.11%
Grand Total	**28,998**	**100.00%**	**1,106,845,943.87**	**100.00%**