EUROBANK S.A.

Covered Bond III Programme

Investor Report

EUROBANK

Report No:	**82**
Reporting Date:	**20/11/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2025	**31/10/2025**

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

I Programme Details

as of 20/11/2025

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	**20-Oct-25**	**20-Jan-26**	**31**	**Act/360**	**2.5040%**	**1,058,705.11**	**-**
3	**20-Oct-25**	**20-Jan-26**	**31**	**Act/360**	**2.5040%**	**780,552.44**	**-**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/10/2025 CHF	As of 31/10/2025 EUR	As of 31/10/2025 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	116,143,590.78	971,884,036.98	**1,096,944,434.07**	117,282,656.67	981,597,485.23	**1,106,845,943.87**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	116,143,590.78	971,803,608.16	**1,096,864,005.25**	117,282,656.67	981,502,246.12	**1,106,750,704.76**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	111,938,196.73	971,299,656.39	**1,091,831,794.57**	113,155,503.87	980,979,522.17	**1,101,820,513.06**
A.4	Aggregate Original Principal O/S balance	212,318,101.48	1,986,380,480.94	**2,198,698,582.42**	213,763,837.45	1,997,778,675.50	**2,211,542,512.95**
A.5	Average Current Principal O/S balance	67,290.61	35,959.75	**38,150.61**	67,287.81	36,015.32	**38,169.73**
A.6	Average Original Principal O/S balance	123,011.65	73,496.15	**76,468.49**	122,641.33	73,299.53	**76,265.35**
A.7	Maximum Current Principal O/S balance	612,282.20	2,857,925.68	**2,857,925.68**	614,288.33	2,892,572.86	**2,892,572.86**
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	1,726	27,027	**28,753**	1,743	27,255	**28,998**
A.10	Weighted Average Seasoning (years)	18.70	12.49	**13.20**	18.62	12.44	**13.14**
A.11	Weighted Average Remaining Maturity (years)	13.53	15.61	**15.37**	13.56	15.64	**15.41**
A.12	Weighted Average Current Indexed LTV percent (%)	51.80	33.62	**35.69**	51.51	33.68	**35.70**
A.13	Weighted Average Current Unindexed LTV percent (%)	54.23	38.94	**40.68**	53.92	39.03	**40.72**
A.14	Weighted Average Original LTV percent (%)	70.63	74.64	**74.18**	70.57	74.55	**74.10**
A.15	Weighted Average Interest Rate - Total (%)	1.31	3.95	**3.65**	1.32	3.96	**3.66**
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.26	3.38	**2.36**	1.28	3.37	**2.36**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	99.01	94.23	**94.77**	98.51	94.04	**94.54**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.94	5.36	**4.86**	0.94	5.54	**5.02**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.05	0.40	**0.36**	0.55	0.42	**0.43**
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	0.9287	-	-	0.9364	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2025 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	2,397	1,010,959.41	32,138	6,103,731.66	**34,535**	**7,583,298.87**
B.2	Partial Prepayments	2	61,603.67	122	1,176,787.57	**124**	**1,328,737.91**
B.3	Whole Prepayments	11	69,410.61	76	1,363,012.43	**87**	**1,537,066.94**
B.4	**Total Principal Receipts (B1+B2+B3)**	-	**1,141,973.69**	-	**8,643,531.66**		**10,449,103.72**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2025 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	2,007	131,022.63	29,131	3,138,233.31	31,138	3,279,315.07
C.2	Interest From Overdues	696	682.61	5,683	5,320.72	6,379	6,055.74
C.3	**Total Interest Receipts (C1+C2)**	**2,703**	**131,705.24**	**34,814.00**	**3,143,554.03**	**37,517**	**3,285,370.81**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2025 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	1,707	114,995,259.20	23,935	915,794,680.62	25,642	1,039,618,584.14
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	19	1,148,331.58	3,083	56,008,927.54	3,102	57,245,421.11
A.3	**Totals (A1+ A2)**	**1,726**	**116,143,590.78**	**27,018**	**971,803,608.16**	**28,744**	**1,096,864,005.25**
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	9	80,428.82	9	80,428.82
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**0**	**0.00**	**9**	**80,428.82**	**9**	**80,428.82**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2025 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	1,089,166.31	2,882	52,130,554.46	2,899	53,303,340.41
B.2	60 Days < Installment <= 89 Days	2	59,165.27	201	3,878,373.08	203	3,942,080.70
B.3	**Total (B1+B2=A4)**	**19**	**1,148,331.58**	**3,083**	**56,008,927.54**	**3,102**	**57,245,421.11**
B.4	90 Days < Installment <= 119 Days	0	0.00	9	80,428.82	9	80,428.82
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**	**9**	**80,428.82**	**9**	**80,428.82**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/10/2025 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	2,316.12	0.00	586,200.09	**0.00**	**588,694.03**
A.2	Number of Loans	0	3	0	141	**0**	**144**

III Statutory Tests

as of 31/10/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**1,091,831,794.57**
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	**11,685,136.56**
C.	Principal Amount Outstanding of all Series of Covered Bonds	**853,000,000.00**

Nominal Value Test Result — Pass

Nominal Value *(A+B+LB)*	**1,103,516,931.13**	
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**946,830,000.00**	

Net Present Value Test — Pass

Net Present Value of Loans	*1,231,151,542.19*
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	*11,685,136.56*
Net Present Value of Covered Bond Liabilities	*864,056,447.65*
Lump Sum Amount (C * 1%)	*8,530,000.00*

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

Net Present Value of Loans	*1,171,181,069.40*
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	*11,685,136.56*
Net Present Value of Covered Bond Liabilities	*860,955,515.49*
*Lump Sum Amount (C * 1%)*	*8,530,000.00*

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

Net Present Value of Loans	*1,320,098,752.83*
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	*11,685,136.56*
Net Present Value of Covered Bond Liabilities	*867,843,300.29*
*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	*37,099,038.93*
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	*0.00*
Liquidity Buffer Reserve Ledger	*0.00*
Interest expected to be paid during the 1st year on:	
all Series of Covered Bonds then outstanding	*21,512,162.68*
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)	11,685,136.52
Credit interest	18,744.91
Opening Balance	**11,703,881.43**
Required Liquidity Buffer Reserve Ledger Amount	**10,940,220.24**
Amount credited to the account (payment to BoNY)	**-763,661.19**
Available o/s Reserve Amount	**10,940,220.24**

Additional info *as of 31/10/2025*

Inderest due on 90+pdp loans (in EURO)	1,181.26

[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	1,726	6.00%	125,060,397.09	11.40%
EUR	27,027	94.00%	971,884,036.98	88.60%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

ORIGINAL LOAN AMOUNT	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	7,024	24.43%	173,220,405.72	7.88%
37.501 - 75.000	10,958	38.11%	621,722,586.74	28.28%
75.001 - 100.000	4,674	16.26%	417,030,069.12	18.97%
100.001 - 150.000	4,000	13.91%	496,944,810.94	22.60%
150.001 - 250.000	1,630	5.67%	308,760,818.69	14.04%
250.001 - 500.000	405	1.41%	132,242,546.29	6.01%
500.001 +	62	0.22%	48,777,344.92	2.22%
Grand Total	**28,753**	**100.00%**	**2,198,698,582.42**	**100.00%**

OUTSTANDING LOAN AMOUNT	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	18,524	64.42%	304,425,043.12	27.75%
37.501 - 75.000	6,615	23.01%	349,208,956.99	31.83%
75.001 - 100.000	1,764	6.14%	151,908,520.92	13.85%
100.001 - 150.000	1,225	4.26%	146,721,339.91	13.38%
150.001 - 250.000	476	1.66%	87,236,807.45	7.95%
250.001 - 500.000	129	0.45%	41,925,837.24	3.82%
500.001 +	20	0.07%	15,517,928.44	1.41%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

ORIGINATION DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,049	24.52%	127,697,057.21	11.64%
2005	2,127	7.40%	82,303,580.16	7.50%
2006	3,678	12.79%	135,436,032.75	12.35%
2007	2,946	10.25%	119,555,374.13	10.90%
2008	1,735	6.03%	70,152,946.72	6.40%
2009	1,022	3.55%	39,951,130.13	3.64%
2010	1,055	3.67%	41,815,276.75	3.81%
2011	958	3.33%	27,596,619.05	2.52%
2012	826	2.87%	23,532,290.25	2.15%
2013	561	1.95%	14,950,138.05	1.36%
2014	261	0.91%	7,040,496.43	0.64%
2015	144	0.50%	6,156,683.89	0.56%
2016	164	0.57%	7,238,793.72	0.66%
2017	264	0.92%	11,626,390.39	1.06%
2018	443	1.54%	19,375,583.21	1.77%
2019	325	1.13%	14,629,269.25	1.33%
2020	386	1.34%	21,021,541.04	1.92%
2021	1,419	4.94%	87,213,753.45	7.95%
2022	1,431	4.98%	92,005,629.75	8.39%
2023	1,153	4.01%	80,903,554.96	7.38%
2024	801	2.79%	66,171,445.59	6.03%
2025	5	0.02%	570,847.21	0.05%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

MATURITY DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	65	0.23%	58,329.95	0.01%
2026 - 2030	8,629	30.01%	100,386,061.63	9.15%
2031 - 2035	6,936	24.12%	208,228,948.91	18.98%
2036 - 2040	5,281	18.37%	245,692,723.87	22.40%
2041 - 2045	3,239	11.26%	191,791,879.88	17.48%
2046 +	4,603	16.01%	350,786,489.83	31.98%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

REMAIN. TIME TO MATURITY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,880	16.97%	34,399,208.52	3.14%
40.01 - 60 months	2,970	10.33%	50,956,975.25	4.65%
60.01 - 90 months	4,780	16.62%	117,427,952.16	10.71%
90.01 - 120 months	2,573	8.95%	89,524,298.60	8.16%
120.01 - 150 months	3,571	12.42%	156,666,801.66	14.28%
150.01 - 180 months	1,909	6.64%	93,702,519.44	8.54%
over 180 months	8,070	28.07%	554,266,678.44	50.53%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

INTEREST RATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	160	0.56%	15,434,810.43	1.41%
1.01% - 2.00%	1,381	4.80%	99,905,212.53	9.11%
2.01% - 3.00%	642	2.23%	40,004,936.81	3.65%
3.01% - 4.00%	14,012	48.73%	604,323,080.42	55.09%
4.01% - 5.00%	9,162	31.86%	251,917,137.25	22.97%
5.01% - 6.00%	1,472	5.12%	47,369,974.79	4.32%
6.01% - 7.00%	1,081	3.76%	27,420,015.05	2.50%
7.01% +	843	2.93%	10,569,266.80	0.96%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,778	51.40%	268,085,831.79	24.44%
20.01% - 30.00%	5,108	17.77%	221,414,660.15	20.18%
30.01% - 40.00%	3,744	13.02%	217,227,528.97	19.80%
40.01% - 50.00%	2,483	8.64%	165,056,945.09	15.05%
50.01% - 60.00%	1,386	4.82%	104,903,276.52	9.56%
60.01% - 70.00%	681	2.37%	58,335,776.21	5.32%
70.01% - 80.00%	336	1.17%	28,811,521.03	2.63%
80.01% - 90.00%	121	0.42%	15,359,801.91	1.40%
90.01% - 100.00%	54	0.19%	7,853,124.12	0.72%
100.00% +	62	0.22%	9,895,968.29	0.90%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

CURRENT LTV_Unindexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,251	42.61%	197,917,399.84	18.04%
20.01% - 30.00%	5,692	19.80%	200,595,641.46	18.29%
30.01% - 40.00%	3,662	12.74%	187,311,872.44	17.08%
40.01% - 50.00%	2,740	9.53%	166,715,777.08	15.20%
50.01% - 60.00%	2,121	7.38%	143,478,791.36	13.08%
60.01% - 70.00%	1,305	4.54%	101,188,537.60	9.22%
70.01% - 80.00%	735	2.56%	65,738,457.83	5.99%
80.01% - 90.00%	135	0.47%	17,064,378.14	1.56%
90.01% - 100.00%	55	0.19%	8,483,502.12	0.77%
100.00% +	57	0.20%	8,450,076.21	0.77%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,626	5.66%	22,953,800.52	2.09%
20.01% - 30.00%	2,417	8.41%	50,311,289.50	4.59%
30.01% - 40.00%	3,412	11.87%	91,577,300.65	8.35%
40.01% - 50.00%	4,063	14.13%	126,732,370.04	11.55%
50.01% - 60.00%	4,432	15.41%	165,297,634.17	15.07%
60.01% - 70.00%	3,972	13.81%	177,676,562.47	16.20%
70.01% - 80.00%	4,252	14.79%	205,101,426.13	18.70%
80.01% - 90.00%	2,179	7.58%	95,968,380.51	8.75%
90.01% - 100.00%	1,314	4.57%	74,960,793.58	6.83%
100.00% +	1,086	3.78%	86,364,876.50	7.87%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

LOCATION OF PROPERTY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	11,786	40.99%	547,522,992.25	49.91%
Thessaloniki	3,882	13.50%	140,028,737.42	12.77%
Macedonia	3,199	11.13%	82,190,147.05	7.49%
Peloponnese	2,193	7.63%	68,570,637.54	6.25%
Thessaly	2,015	7.01%	61,462,110.01	5.60%
Sterea Ellada	1,650	5.74%	48,455,793.82	4.42%
Creta Island	1,197	4.16%	45,431,784.31	4.14%
Ionian Islands	429	1.49%	16,055,944.52	1.46%
Thrace	748	2.60%	23,566,584.57	2.15%
Epirus	875	3.04%	24,823,001.18	2.26%
Aegean Islands	779	2.71%	38,836,701.40	3.54%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

SEASONING	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	129	0.45%	14,507,328.20	1.32%
12 - 24	829	2.88%	64,645,687.84	5.89%
24 - 36	1,221	4.25%	83,688,093.74	7.63%
36 - 60	2,695	9.37%	167,478,882.29	15.27%
60 - 96	1,112	3.87%	52,448,545.48	4.78%
over 96	22,767	79.18%	714,175,896.53	65.11%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

LEGAL LOAN TERM	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.02%	98,795.18	0.01%
5 - 10 years	266	0.93%	9,097,019.43	0.83%
10 - 15 years	1,586	5.52%	40,309,661.07	3.67%
15 - 20 years	4,195	14.59%	106,600,382.79	9.72%
20 - 25 years	6,309	21.94%	202,300,604.06	18.44%
25 - 30 years	11,154	38.79%	426,521,836.54	38.88%
30 - 35 years	2,642	9.19%	148,914,007.25	13.58%
35 years +	2,596	9.03%	163,102,127.76	14.87%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

REAL ESTATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	21,820	75.89%	773,007,077.12	70.47%
Houses	6,933	24.11%	323,937,356.96	29.53%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

LOAN PURPOSE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	5,929	20.62%	228,386,164.62	20.82%
Purchase	16,210	56.38%	686,470,886.02	62.58%
Repair	4,762	16.56%	137,627,490.88	12.55%
Construction (re-mortgage)	46	0.16%	2,560,326.72	0.23%
Purchase (re-mortgage)	344	1.20%	15,223,209.73	1.39%
Repair (re-mortgage)	141	0.49%	5,475,158.07	0.50%
Equity Release	1,321	4.59%	21,201,198.02	1.93%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

INTEREST PAYMENT FREQUENCY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	28,729	99.92%	1,094,702,705.22	99.80%
Balloon	24	0.08%	2,241,728.86	0.20%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

INTEREST RATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	22,318	77.62%	691,948,955.89	63.08%
Fixed Converting to Floating	6,380	22.19%	403,938,488.10	36.82%
Fixed to Maturity	55	0.19%	1,056,990.08	0.10%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

Fixed rate assets	***36.92%***
WAL of assets	***6.88***

INDEX TYPE (FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	8,937	40.04%	282,250,730.20	40.79%
Euribor 1 Month	838	3.75%	31,637,641.28	4.57%
Euribor 3 Months	4,167	18.67%	151,342,305.78	21.87%
Eurobank OEK's Rate	35	0.16%	478,944.49	0.07%
Originator Rate	6,623	29.68%	103,063,993.60	14.89%
Saron 1M ISDA (CHF)	1,479	6.63%	103,770,153.06	15.00%
Saron 3M ISDA (CHF)	215	0.96%	19,140,191.62	2.77%
ESTR 1M ISDA (EUR)	6	0.03%	65,592.93	0.01%
Other	18	0.08%	199,402.93	0.03%
Grand Total	**22,318**	**100.00%**	**691,948,955.89**	**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%	630,370.62	0.16%
Euribor 1 Month	16	0.25%	520,940.67	0.13%
Euribor 3 Months	6,342	99.40%	402,787,176.81	99.71%
Grand Total	**6,380**	**100.00%**	**403,938,488.10**	**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%	466,457.38	0.12%
1 Jan 2026 - 31 Dec 2030	1,781	27.92%	112,944,688.62	27.96%
1 Jan 2031 - 31 Dec 2035	1,514	23.73%	92,985,582.23	23.02%
1 Jan 2036 - 31 Dec 2040	1,106	17.34%	61,899,177.89	15.32%
1 Jan 2041 +	1,970	30.88%	135,642,581.98	33.58%
Grand Total	**6,380**	**100.00%**	**403,938,488.10**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,753	100.00%	1,096,944,434.07	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**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	24,437	84.99%	1,004,585,853.91	91.58%
Y	4,316	15.01%	92,358,580.16	8.42%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

Preferential Rate Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,723	96.42%	1,039,030,522.37	94.72%
Y	1,030	3.58%	57,913,911.70	5.28%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

STAFF LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,753	100.00%	1,096,944,434.07	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

ADD-ON LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,017	93.96%	1,057,882,994.43	96.44%
Y	1,736	6.04%	39,061,439.65	3.56%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

OCCUPANCY TYPES	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	27,392	95.27%	1,034,207,345.07	94.28%
Second home/Holiday houses	1,207	4.20%	54,875,929.78	5.00%
Buy-to-let/Non-Owner occupied	75	0.26%	4,572,138.04	0.42%
Other	79	0.27%	3,289,021.19	0.30%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**

Top 15 Profession Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	6,859	23.85%	296,595,103.62	27.04%
Other Private Employees	5,057	17.59%	240,830,769.96	21.95%
Civil Servant	3,942	13.71%	130,710,864.48	11.92%
Pensioner	4,975	17.30%	108,982,815.34	9.94%
Other Self Employed	1,533	5.33%	90,091,483.07	8.21%
Civil Servant - Policeman	1,080	3.76%	46,848,704.44	4.27%
Teacher	1,075	3.74%	30,875,854.42	2.81%
Military Personnel	702	2.44%	28,136,438.62	2.56%
Unemployed	865	3.01%	25,674,912.98	2.34%
Salesman	624	2.17%	23,935,225.57	2.18%
Civil Servant - Primary School Teachers	860	2.99%	19,157,114.66	1.75%
Lawyers - Jurists	255	0.89%	16,876,583.78	1.54%
Accountant	301	1.05%	13,716,598.96	1.25%
Housewife	395	1.37%	12,357,077.70	1.13%
Independent Means	230	0.80%	12,154,886.48	1.11%
Grand Total	**28,753**	**100.00%**	**1,096,944,434.07**	**100.00%**