EUROBANK S.A.

Covered Bond III Programme

Investor Report

Report No:	**80**
Reporting Date:	**21/7/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2025	**30/6/2025**

Servicer Provider: **EUROBANK**

Issuer Event of Default: **NO**

Covered Bond Event of Default: **NO**

I Programme Details

as of 21/7/2025

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%**	**22-Jan-26**	**22-Jan-76**
				853,000,000.00			

Fixed Rate Bonds *0%*

WAL of liabilities *1.15*

Series	Interest Period Start date	Interest Period End Date	Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
1	**22-Apr-25**	**21-Jul-25**	**90**	**Act/360**	**2.7360%**	**3,358,440.00**	**3,358,440.00**
3	**22-Apr-25**	**21-Jul-25**	**90**	**Act/360**	**2.7360%**	**2,476,080.00**	**2,476,080.00**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/6/2025 CHF	As of 30/6/2025 EUR	As of 30/6/2025 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	120,964,277.88	1,011,994,923.13	**1,141,410,005.92**	123,303,193.02	1,048,945,347.05	**1,180,947,480.68**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	120,964,277.88	1,011,854,716.71	**1,141,269,799.50**	123,303,193.02	1,048,945,347.05	**1,180,947,480.68**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	116,504,312.27	1,011,216,051.76	**1,135,859,586.87**	116,393,678.09	1,048,014,707.40	**1,172,619,865.40**
A.4	Aggregate Original Principal O/S balance	217,315,743.95	2,041,666,900.04	**2,258,982,643.99**	219,758,568.61	2,085,980,575.91	**2,305,739,144.52**
A.5	Average Current Principal O/S balance	68,187.30	36,129.77	**38,322.93**	68,807.59	36,726.49	**38,907.11**
A.6	Average Original Principal O/S balance	122,500.42	72,890.64	**75,845.51**	122,633.13	73,035.98	**75,964.13**
A.7	Maximum Current Principal O/S balance	620,180.49	2,995,924.72	**2,995,924.72**	622,102.67	3,030,179.72	**3,030,179.72**
A.8	Maximum Original Principal O/S balance	750,000.00	3,200,000.00	**3,200,000.00**	750,000.00	3,200,000.00	**3,200,000.00**
A.9	Total Number of Loans	1,774	28,010	**29,784**	1,792	28,561	**30,353**
A.10	Weighted Average Seasoning (years)	18.38	12.27	**12.96**	18.31	11.98	**12.69**
A.11	Weighted Average Remaining Maturity (years)	13.68	15.76	**15.52**	13.72	15.97	**15.72**
A.12	Weighted Average Current Indexed LTV percent (%)	52.02	33.92	**35.97**	57.31	37.26	**39.50**
A.13	Weighted Average Current Unindexed LTV percent (%)	54.51	39.31	**41.03**	54.94	40.16	**41.81**
A.14	Weighted Average Original LTV percent (%)	70.55	74.37	**73.93**	70.47	75.22	**74.69**
A.15	Weighted Average Interest Rate - Total (%)	1.56	4.01	**3.73**	1.56	4.06	**3.78**
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.52	3.48	**2.54**	1.54	3.59	**2.60**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	98.66	93.67	**94.23**	97.88	98.13	**98.10**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.34	5.72	**5.23**	1.70	1.73	**1.73**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.00	0.59	**0.53**	0.42	0.14	**0.17**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	**0.01**	0.00	0.00	**0.00**
A.21	FX Rate	0.9347	-	-	0.9341	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2025 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	2,410	998,817.11	36,462	6,823,437.77	**38,872**	**8,298,953.81**
B.2	Partial Prepayments	1	933.30	97	921,432.30	**98**	**986,738.69**
B.3	Whole Prepayments	5	378,753.17	70	2,070,720.70	**75**	**2,594,138.53**
B.4	**Total Principal Receipts (B1+B2+B3)**	**-**		**-**	**9,815,590.77**		**10,501,327.45**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2025 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	2,076	160,924.52	34,225	3,617,925.84	36,301	3,790,092.87
C.2	Interest From Overdues	770	776.69	6,429	6,336.83	7,199	7,167.78
C.3	**Total Interest Receipts (C1+C2)**	**2,846**	**161,701.21**	**40,654.00**	**3,624,262.67**	**43,500**	**3,797,260.65**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	**-**	-	**-**

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/6/2025 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	1,752	119,339,562.87	24,629	947,917,660.46	26,381	1,075,594,522.42
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	22	1,624,715.01	3,370	63,937,056.25	3,392	65,675,277.08
A.3	**Totals (A1+ A2)**	**1,774**	**120,964,277.88**	**27,999**	**1,011,854,716.71**	**29,773**	**1,141,269,799.50**
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	11	140,206.42	11	140,206.42
A.5	Denounced Loans	**0**	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**0**	**0.00**	**11**	**140,206.42**	**11**	**140,206.42**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/6/2025 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	22	1,624,715.01	3,103	57,923,100.60	3,125	59,661,321.43
B.2	60 Days < Installment <= 89 Days	0	0.00	267	6,013,955.65	267	6,013,955.65
B.3	**Total (B1+B2=A4)**	**22**	**1,624,715.01**	**3,370**	**63,937,056.25**	**3,392**	**65,675,277.08**
B.4	90 Days < Installment <= 119 Days	0	0.00	11	140,206.42	11	140,206.42
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**	**11**	**140,206.42**	**11**	**140,206.42**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/6/2025 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	950,265.91	0.00	27,176,389.13	**0.00**	**28,193,042.51**
A.2	Number of Loans	0	12	0	474	**0**	**486**

III Statutory Tests

as of 30/6/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**1,135,859,586.87**
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	**10,932,904.85**
C.	Principal Amount Outstanding of all Series of Covered Bonds	**853,000,000.00**

Nominal Value Test Result — Pass

Nominal Value *(A+B+LB)*	**1,146,792,491.72**
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**946,830,000.00**

Net Present Value Test — Pass

Net Present Value of Loans	*1,286,247,126.96*
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	*10,932,904.85*
Net Present Value of Covered Bond Liabilities	*861,581,829.93*
Lump Sum Amount (C * 1%)	*8,530,000.00*

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

Net Present Value of Loans	*1,222,275,405.68*
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	*10,932,904.85*
Net Present Value of Covered Bond Liabilities	*860,949,001.17*
*Lump Sum Amount (C * 1%)*	*8,530,000.00*

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

Net Present Value of Loans	*1,381,184,476.16*
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	*0.00*
NPV of Liquidity Buffer Reserve Ledger	*10,932,904.85*
Net Present Value of Covered Bond Liabilities	*862,490,814.23*
*Lump Sum Amount (C * 1%)*	*8,530,000.00*

Interest Rate Coverage Test — Pass

Interest expected to be received during the 1st year on:	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	*38,556,741.57*
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	*0.00*
Liquidity Buffer Reserve Ledger	*0.00*
Interest expected to be paid during the 1st year on:	
all Series of Covered Bonds then outstanding	*18,958,959.50*
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)	10,932,904.81
Credit interest	17,727.72
Opening Balance	**10,950,632.53**
Required Liquidity Buffer Reserve Ledger Amount	**11,269,283.26**
Amount credited to the account (payment to BoNY)	**318,650.73**
Available o/s Reserve Amount	**11,269,283.26**

Additional info *as of 30/6/2025*

Inderest due on 90+pdp loans (in EURO)	2,173.59

[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*