

EUROBANK S.A.  
Covered Bond III Programme  
Investor Report

Report No: 83  
Reporting Date: 22/12/2025



Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2025	30/11/2025

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

I Programme Details as of 22/12/2025

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	AA-	491,000,000.00	Euribor 3M + 0,50%	20-Jul-31	20-Jul-81
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%		

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-25	20-Jan-26	63	Act/360	2.5040%	2,151,562.00	-
3	20-Oct-25	20-Jan-26	63	Act/360	2.5040%	1,586,284.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2025			Previous Report		
		CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	114,996,464.48	962,587,179.19	1,086,000,427.18	116,143,590.78	971,884,036.98	1,096,944,434.07
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	114,996,464.48	962,587,179.19	1,086,000,427.18	116,143,590.78	971,803,608.16	1,096,864,005.25
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	110,961,784.33	962,098,074.11	1,081,181,336.97	111,938,196.73	971,299,656.39	1,091,831,794.57
A.4	Aggregate Original Principal O/S balance	211,840,415.88	1,972,350,433.48	2,184,190,849.36	212,318,101.48	1,986,380,480.94	2,198,698,582.42
A.5	Average Current Principal O/S balance	66,897.30	35,914.75	38,077.22	67,290.61	35,959.75	38,150.61
A.6	Average Original Principal O/S balance	123,234.68	73,589.67	76,581.85	123,011.65	73,496.15	76,468.49
A.7	Maximum Current Principal O/S balance	610,260.56	2,823,179.76	2,823,179.76	612,282.20	2,857,925.68	2,857,925.68
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	1,719	26,802	28,521	1,726	27,027	28,753
A.10	Weighted Average Seasoning (years)	18.77	12.55	13.26	18.70	12.49	13.20
A.11	Weighted Average Remaining Maturity (years)	13.49	15.57	15.33	13.53	15.61	15.37
A.12	Weighted Average Current Indexed LTV percent (%)	51.48	33.54	35.58	51.80	33.62	35.69
A.13	Weighted Average Current Unindexed LTV percent (%)	53.87	38.84	40.55	54.23	38.94	40.68
A.14	Weighted Average Original LTV percent (%)	70.63	74.78	74.31	70.63	74.64	74.18
A.15	Weighted Average Interest Rate - Total (%)	1.31	3.95	3.65	1.31	3.95	3.65
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.26	3.38	2.36	1.26	3.38	2.36
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.30	98.54	98.51	99.01	94.23	94.77
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.63	1.34	1.37	0.94	5.36	4.86
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.07	0.13	0.12	0.05	0.40	0.36
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	0.00	0.00	0.01	0.01
A.21	FX Rate	0.9318	-	-	0.9287	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,214	979,441.91	30,737	5,899,709.02	32,951	7,310,960.50
B.2	Partial Prepayments	4	33,340.86	93	775,886.68	97	866,015.98
B.3	Whole Prepayments	2	84,828.51	82	1,716,844.73	84	1,927,331.98
B.4	Total Principal Receipts (B1+B2+B3)	-	1,097,611.28	-	8,392,440.43		10,104,308.46

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	1,902	125,064.65	28,075	3,031,217.21	29,977	3,165,435.55
C.2	Interest From Overdues	613	607.48	5,527	5,051.83	6,140	5,703.77
C.3	Total Interest Receipts (C1+C2)	2,515	125,672.13	33,602.00	3,036,269.04	36,117	3,171,139.32
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,693	113,038,652.06	26,339	948,507,277.30	28,032	1,069,819,417.31
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	26	1,957,812.42	463	14,079,901.89	489	16,181,009.87
A.3	Totals (A1+ A2)	1,719	114,996,464.48	26,802	962,587,179.19	28,521	1,086,000,427.18
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	0	0.00	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	0	0.00	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	23	1,872,568.50	420	12,862,681.28	443	14,872,306.20
B.2	60 Days < Installment <= 89 Days	3	85,243.92	43	1,217,220.61	46	1,308,703.68
B.3	Total (B1+B2=A4)	26	1,957,812.42	463	14,079,901.89	489	16,181,009.87
B.4	90 Days < Installment <= 119 Days	0	0.00	0	0.00	0	0.00
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	0	0.00	0	0.00

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2025					
		CHF		EUR		Total € (Calculated using fixing F/X	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	45,387.60	0.00	874,377.52	0.00	923,087.11
A.2	Number of Loans	0	5	0	136	0	141

III

Statutory Tests

as of 30/11/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,081,181,336.97
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	10,940,220.27
C.	Principal Amount Outstanding of all Series of Covered Bonds	853,000,000.00

Nominal Value Test Result	Pass
Nominal Value (A+B+LB)	1,092,121,557.24
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	946,830,000.00

Net Present Value Test	Pass
Net Present Value of Loans	1,214,641,365.50
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	10,940,220.27
Net Present Value of Covered Bond Liabilities	874,463,629.04
Lump Sum Amount ( C * 1% )	8,530,000.00
Parallel shift +200bps of current interest rate curve	Pass
Net Present Value of Loans	1,156,076,487.14
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	10,940,220.27
Net Present Value of Covered Bond Liabilities	873,136,685.20
Lump Sum Amount ( C * 1% )	8,530,000.00
Parallel shift -200bps of current interest rate curve	Pass
Net Present Value of Loans	1,300,576,107.36
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	10,940,220.27
Net Present Value of Covered Bond Liabilities	876,982,880.74
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	37,083,300.06
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	21,727,893.14
Under any Hedging agreements	0.00

Parameters	
LTV Cap	80.00%
Required Coverage Percentage	111.00%

Liquidity Buffer Reserve Ledger <sup>2</sup>	as of calculation date
Balance at closing (previous period)	10,940,220.24
Credit interest	15,410.57
Opening Balance	10,955,630.81
Required Liquidity Buffer Reserve Ledger Amount	10,814,790.68
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	10,955,630.81

Additional info	as of 30/11/2025
Inderest due on 90+pdp loans (in EURO)	0.00

<sup>1</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

<sup>2</sup> Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

IV	Portfolio Stratifications
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	1,719	6.03%	123,413,247.99	11.36%
EUR	26,802	93.97%	962,587,179.19	88.64%
Grand Total	28,521	100.00%	1,086,000,427.18	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	6,936	24.32%	171,232,446.29	7.84%
37.501 - 75.000	10,879	38.14%	617,255,057.15	28.26%
75.001 - 100.000	4,640	16.27%	414,022,409.73	18.96%
100.001 - 150.000	3,982	13.96%	494,802,418.71	22.65%
150.001 - 250.000	1,622	5.69%	307,462,808.20	14.08%
250.001 - 500.000	400	1.40%	130,642,804.69	5.98%
500.001 +	62	0.22%	48,772,904.59	2.23%
Grand Total	28,521	100.00%	2,184,190,849.36	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	18,389	64.48%	302,224,413.05	27.83%
37.501 - 75.000	6,554	22.98%	345,809,435.44	31.84%
75.001 - 100.000	1,758	6.16%	151,352,284.05	13.94%
100.001 - 150.000	1,202	4.21%	143,825,556.33	13.24%
150.001 - 250.000	471	1.65%	86,144,160.18	7.93%
250.001 - 500.000	127	0.45%	41,223,458.65	3.80%
500.001 +	20	0.07%	15,421,119.48	1.42%
Grand Total	28,521	100.00%	1,086,000,427.18	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,982	24.48%	125,428,286.34	11.55%
2005	2,092	7.33%	81,235,995.65	7.48%
2006	3,645	12.78%	134,089,034.81	12.35%
2007	2,925	10.26%	118,031,440.32	10.87%
2008	1,732	6.07%	69,553,986.77	6.40%
2009	1,015	3.56%	39,636,581.41	3.65%
2010	1,037	3.64%	41,421,264.61	3.81%
2011	935	3.28%	27,270,191.04	2.51%
2012	822	2.88%	23,361,477.76	2.15%
2013	559	1.96%	14,864,195.36	1.37%
2014	260	0.91%	6,989,052.50	0.64%
2015	142	0.50%	5,996,065.02	0.55%
2016	161	0.56%	6,827,028.27	0.63%
2017	263	0.92%	11,528,334.69	1.06%
2018	442	1.55%	19,283,496.27	1.78%
2019	325	1.14%	14,538,068.28	1.34%
2020	386	1.35%	20,936,811.72	1.93%
2021	1,414	4.96%	86,748,300.99	7.99%
2022	1,429	5.01%	91,491,634.26	8.42%
2023	1,150	4.03%	80,379,705.06	7.40%
2024	800	2.80%	65,819,481.99	6.06%
2025	5	0.02%	569,994.06	0.05%
Grand Total	28,521	100.00%	1,086,000,427.18	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	15	0.05%	9,833.86	0.00%
2026 - 2030	8,510	29.84%	97,556,468.80	8.98%
2031 - 2035	6,907	24.22%	205,440,773.29	18.92%
2036 - 2040	5,266	18.46%	243,471,925.94	22.42%
2041 - 2045	3,233	11.34%	190,749,944.93	17.56%
2046 +	4,590	16.09%	348,771,480.36	32.12%
Grand Total	28,521	100.00%	1,086,000,427.18	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,784	16.77%	33,688,944.49	3.10%
40.01 - 60 months	3,002	10.53%	51,251,182.11	4.72%
60.01 - 90 months	4,734	16.60%	115,550,398.51	10.64%
90.01 - 120 months	2,598	9.11%	90,563,033.04	8.34%
120.01 - 150 months	3,566	12.50%	156,694,159.86	14.43%
150.01 - 180 months	1,829	6.41%	89,469,269.91	8.24%
over 180 months	8,008	28.08%	548,783,439.26	50.53%
Grand Total	28,521	100.00%	1,086,000,427.18	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	159	0.56%	15,257,560.94	1.40%
1.01% - 2.00%	1,377	4.83%	98,564,194.41	9.08%
2.01% - 3.00%	639	2.24%	39,727,626.26	3.66%
3.01% - 4.00%	13,832	48.50%	595,934,576.55	54.87%
4.01% - 5.00%	9,145	32.06%	252,345,549.36	23.24%
5.01% - 6.00%	1,465	5.14%	46,950,786.21	4.32%
6.01% - 7.00%	1,070	3.75%	26,773,591.57	2.47%
7.01% +	834	2.92%	10,446,541.89	0.96%
Grand Total	28,521	100.00%	1,086,000,427.18	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,682	51.48%	266,589,049.53	24.55%
20.01% - 30.00%	5,078	17.80%	220,174,611.58	20.27%
30.01% - 40.00%	3,704	12.99%	214,644,601.82	19.76%
40.01% - 50.00%	2,462	8.63%	163,131,445.67	15.02%
50.01% - 60.00%	1,372	4.81%	104,550,175.17	9.63%
60.01% - 70.00%	657	2.30%	55,738,876.04	5.13%
70.01% - 80.00%	334	1.17%	28,933,463.76	2.66%
80.01% - 90.00%	122	0.43%	15,439,147.04	1.42%
90.01% - 100.00%	55	0.19%	8,008,881.42	0.74%
100.00% +	55	0.19%	8,790,175.16	0.81%
Grand Total	28,521	100.00%	1,086,000,427.18	100.00%



CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,221	42.85%	197,895,525.64	18.22%
20.01% - 30.00%	5,627	19.73%	199,490,994.48	18.37%
30.01% - 40.00%	3,604	12.64%	184,338,646.32	16.97%
40.01% - 50.00%	2,722	9.54%	165,177,886.35	15.21%
50.01% - 60.00%	2,103	7.37%	142,175,550.87	13.09%
60.01% - 70.00%	1,291	4.53%	99,568,801.62	9.17%
70.01% - 80.00%	716	2.51%	64,772,796.47	5.96%
80.01% - 90.00%	127	0.45%	15,900,337.20	1.46%
90.01% - 100.00%	55	0.19%	8,550,587.27	0.79%
100.00% +	55	0.19%	8,129,300.96	0.75%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,602	5.62%	22,620,658.08	2.08%
20.01% - 30.00%	2,394	8.39%	49,734,010.98	4.58%
30.01% - 40.00%	3,395	11.90%	90,809,507.24	8.36%
40.01% - 50.00%	4,016	14.08%	125,528,189.46	11.56%
50.01% - 60.00%	4,408	15.46%	163,682,179.87	15.07%
60.01% - 70.00%	3,933	13.79%	175,640,614.60	16.17%
70.01% - 80.00%	4,224	14.81%	203,140,348.15	18.71%
80.01% - 90.00%	2,160	7.57%	94,587,604.11	8.71%
90.01% - 100.00%	1,305	4.58%	74,176,467.11	6.83%
100.00% +	1,084	3.80%	86,080,847.58	7.93%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	11,691	40.99%	541,897,740.13	49.90%
Thessaloniki	3,846	13.48%	138,894,141.56	12.79%
Macedonia	3,177	11.14%	81,393,934.14	7.49%
Peloponnese	2,174	7.62%	67,888,154.60	6.25%
Thessaly	1,999	7.01%	60,979,561.19	5.62%
Stereia Ellada	1,638	5.74%	47,974,553.04	4.42%
Creta Island	1,187	4.16%	45,007,359.17	4.14%
Ionian Islands	427	1.50%	15,772,805.38	1.45%
Thrace	745	2.61%	23,372,477.20	2.15%
Epirus	867	3.04%	24,490,080.53	2.26%
Aegean Islands	770	2.70%	38,329,620.26	3.53%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	52	0.18%	4,706,188.48	0.43%
12 - 24	840	2.95%	68,229,562.52	6.28%
24 - 36	1,130	3.96%	78,633,153.76	7.24%
36 - 60	2,785	9.76%	174,026,044.46	16.02%
60 - 96	1,140	4.00%	54,045,855.51	4.98%
over 96	22,574	79.15%	706,359,622.45	65.04%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	5	0.02%	95,652.07	0.01%
5 - 10 years	265	0.93%	8,954,930.11	0.82%
10 - 15 years	1,547	5.42%	39,647,739.45	3.65%
15 - 20 years	4,111	14.41%	104,759,418.79	9.65%
20 - 25 years	6,274	22.00%	200,044,776.70	18.42%
25 - 30 years	11,099	38.92%	422,797,150.83	38.93%
30 - 35 years	2,634	9.24%	147,838,781.59	13.61%
35 years +	2,586	9.07%	161,861,977.65	14.90%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	21,636	75.86%	764,831,281.77	70.43%
Houses	6,885	24.14%	321,169,145.41	29.57%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	5,881	20.62%	226,442,816.75	20.85%
Purchase	16,083	56.39%	679,764,865.19	62.59%
Repair	4,723	16.56%	135,882,523.40	12.51%
Construction (re-mortgage)	45	0.16%	2,536,251.77	0.23%
Purchase (re-mortgage)	343	1.20%	15,099,954.27	1.39%
Repair (re-mortgage)	139	0.49%	5,407,808.17	0.50%
Equity Release	1,307	4.58%	20,866,207.64	1.92%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	28,497	99.92%	1,083,761,656.07	99.79%
Balloon	24	0.08%	2,238,771.11	0.21%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	22,111	77.53%	683,323,827.32	62.92%
Fixed Converting to Floating	6,366	22.32%	401,644,162.40	36.98%
Fixed to Maturity	44	0.15%	1,032,437.46	0.10%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

Fixed rate assets    37.08%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	8,834	39.95%	278,596,103.38	40.77%
Euribor 1 Month	830	3.75%	31,369,538.44	4.59%
Euribor 3 Months	4,137	18.71%	149,862,433.08	21.93%
Eurobank OEK's Rate	35	0.16%	472,477.20	0.07%
Originator Rate	6,565	29.69%	101,482,731.19	14.85%
Saron 1M ISDA (CHF)	1,473	6.66%	102,331,830.06	14.98%
Saron 3M ISDA (CHF)	214	0.97%	18,950,684.71	2.77%
ESTR 1M ISDA (EUR)	5	0.02%	62,011.30	0.01%
Other	18	0.08%	196,017.97	0.03%
<b>Grand Total</b>	<b>22,111</b>	<b>100.00%</b>	<b>683,323,827.32</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	22	0.35%	622,685.13	0.16%
Euribor 1 Month	16	0.25%	515,756.44	0.13%
Euribor 3 Months	6,328	99.40%	400,505,720.83	99.72%
<b>Grand Total</b>	<b>6,366</b>	<b>100.00%</b>	<b>401,644,162.40</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 2024 - 31 Dec 2025	4	0.06%	310,893.88	0.08%
1 Jan 2026 - 31 Dec 2030	1,779	27.95%	112,191,700.85	27.93%
1 Jan 2031 - 31 Dec 2035	1,511	23.74%	92,425,149.98	23.01%
1 Jan 2036 - 31 Dec 2040	1,104	17.34%	61,542,556.17	15.32%
1 Jan 2041 +	1,968	30.91%	135,173,861.52	33.66%
<b>Grand Total</b>	<b>6,366</b>	<b>100.00%</b>	<b>401,644,162.40</b>	<b>100.00%</b>

  

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,521	100.00%	1,086,000,427.18	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</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	24,257	85.05%	994,787,169.30	91.60%
Y	4,264	14.95%	91,213,257.88	8.40%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

  

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,496	96.41%	1,028,668,455.68	94.72%
Y	1,025	3.59%	57,331,971.51	5.28%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

  

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,521	100.00%	1,086,000,427.18	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

  

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	26,803	93.98%	1,047,424,180.17	96.45%
Y	1,718	6.02%	38,576,247.01	3.55%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

  

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	27,168	95.26%	1,023,802,599.15	94.27%
Second home/Holiday houses	1,200	4.21%	54,378,863.11	5.01%
Buy-to-let/Non-Owner occupied	75	0.26%	4,549,965.36	0.42%
Other	78	0.27%	3,268,999.56	0.30%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>

  

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	6,787	23.80%	292,885,433.51	26.97%
Other Private Employees	5,031	17.64%	239,498,303.77	22.05%
Civil Servant	3,901	13.68%	129,019,448.92	11.88%
Pensioner	4,943	17.33%	108,069,379.02	9.95%
Other Self Employed	1,522	5.34%	89,084,110.47	8.20%
Civil Servant - Policeman	1,074	3.77%	46,442,071.35	4.28%
Teacher	1,064	3.73%	30,473,160.98	2.81%
Military Personnel	699	2.45%	28,172,596.12	2.59%
Unemployed	856	3.00%	25,430,447.86	2.34%
Salesman	618	2.17%	23,707,294.18	2.18%
Civil Servant - Primary School Teachers	854	2.99%	18,946,702.30	1.74%
Lawyers - Jurists	253	0.89%	16,509,993.25	1.52%
Accountant	298	1.04%	13,519,540.05	1.24%
Housewife	395	1.38%	12,225,994.16	1.13%
Independent Means	226	0.79%	12,015,951.24	1.11%
<b>Grand Total</b>	<b>28,521</b>	<b>100.00%</b>	<b>1,086,000,427.18</b>	<b>100.00%</b>