

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 116

Reporting Date: 20/2/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	11/1/2025	31/1/2025

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

I Programme Details as of 20/2/2025

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-26	20-May-27
4	16-May-16	XS1410482951	A1	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6	11-Jul-18	XS1855456106	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	A1	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-May-27	20-May-28

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jan-25	22-Apr-25	31	Act/360	2.0000%	1,067,777.64	
4	20-Nov-24	20-Feb-25	92	Act/360	2.0000%	3,168,888.48	3,168,888.48
6	20-Jan-25	22-Apr-25	31	Act/360	2.0000%	1,033,333.23	
7	20-Nov-24	20-Feb-25	92	Act/360	2.0000%	3,066,667.28	3,066,667.28

Fixed rate liabilities 0.00%

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2025			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	486,339,165.18	2,221,185,367.32	2,735,884,452.07	489,847,769.38	2,242,510,734.24	2,762,960,977.95
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	484,075,274.95	2,213,980,657.40	2,726,283,837.58	488,958,682.93	2,236,179,334.78	2,755,684,947.75
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	452,054,578.40	2,187,138,134.02	2,665,553,393.20	455,909,238.82	2,208,881,238.85	2,693,272,695.31
A.4	Aggregate Original Principal O/S balance	640,184,629.29	3,586,496,386.82	4,226,681,016.11	644,032,944.60	3,612,669,194.67	4,256,702,139.27
A.5	Average Current Principal O/S balance	101,131.04	42,579.18	48,019.03	101,354.80	42,667.35	48,142.76
A.6	Average Original Principal O/S balance	133,122.19	68,751.61	74,184.84	133,257.39	68,736.81	74,170.20
A.7	Maximum Current Principal O/S balance	957,904.64	1,526,180.73	1,526,180.73	957,904.64	1,532,223.52	1,532,223.52
A.8	Maximum Original Principal O/S balance	1,341,995.27	2,000,000.00	2,000,000.00	1,347,270.86	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,809	52,166	56,975	4,833	52,558	57,391
A.10	Weighted Average Seasoning (years)	9.74	9.70	9.71	9.66	9.63	9.63
A.11	Weighted Average Remaining Maturity (years)	19.35	18.58	18.73	19.39	18.63	18.78
A.12	Weighted Average Current Indexed LTV percent (%)	69.44	44.46	49.16	69.86	44.52	49.29
A.13	Weighted Average Current Unindexed LTV percent (%)	70.43	46.95	51.37	70.86	47.04	51.52
A.14	Weighted Average Original LTV percent (%)	78.80	63.67	66.52	79.02	63.69	66.58
A.15	Weighted Average Interest Rate - Total (%)	1.81	4.25	3.79	2.04	4.33	3.90
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.99	4.22	3.18	2.24	4.31	3.34
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.23	95.17	94.99	95.12	95.40	95.34
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.94	3.45	3.54	3.59	3.39	3.43
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.37	1.06	1.12	1.11	0.93	0.96
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.47	0.32	0.35	0.18	0.28	0.26
A.21	FX Rate	0.9449	-	-	0.9412	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/1/2025					
B.1	Scheduled And Paid Repayments	6,950	1,756,400.26	59,572	8,860,198.65	66,522	10,719,019.96
B.2	Partial Prepayments	5	174,130.15	243	2,499,012.21	248	2,683,296.42
B.3	Whole Prepayments	8	322,388.04	161	4,892,818.73	169	5,234,006.20
B.4	Total Principal Receipts (B1+B2+B3)	-	2,252,918.45	-	16,252,029.59	-	18,636,322.58

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/1/2025					
C.1	Interest From Installments	6,512	805,465.67	69,155	7,650,060.15	75,667	8,502,494.98
C.2	Interest From Overdues	3,259	2,716.65	18,637	20,582.98	21,896	23,458.05
C.3	Total Interest Receipts (C1+C2)	-	808,182.32	-	7,670,643.13	-	8,525,953.03
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/1/2025					
A.1	Performing Loans	4,598	458,254,909.61	48,654	2,113,933,469.48	53,252	2,598,910,620.09
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	194	25,820,365.34	3,393	100,047,187.92	3,587	127,373,217.49
A.3	Totals (A1+ A2)	4,792	484,075,274.95	52,047	2,213,980,657.40	56,839	2,726,283,837.58
A.4	In Arrears Loans 90 Days To 360 Days	17	2,263,890.23	119	7,204,709.92	136	9,600,614.49
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	17	2,263,890.23	119	7,204,709.92	136	9,600,614.49

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		As of 31/1/2025					
B.1	30 Days < Installment <= 59 Days	154	19,141,240.28	2,949	76,541,763.49	3,103	96,799,187.85
B.2	60 Days < Installment <= 89 Days	40	6,679,125.06	444	23,505,424.43	484	30,574,029.64
B.3	Total (B1+B2=A4)	194	25,820,365.34	3,393	100,047,187.92	3,587	127,373,217.49
B.4	90 Days < Installment <= 119 Days	17	2,263,890.23	117	7,196,052.79	134	9,591,957.36
B.5	120 Days < Installment <= 360 Days	0	0.00	2	8,657.13	2	8,657.13
B.6	Total (B4+B5=A4)	17	2,263,890.23	119	7,204,709.92	136	9,600,614.49

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
		As of 31/1/2025					
A.1	Total Outstanding Balance	0.00	1,279,193.42	0.00	5,249,741.29	0.00	6,603,528.38
A.2	Number of Loans	0	15	0	221	0	236



Statutory Tests

as of 31/1/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,665,553,393.20
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	25,191,201.32
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	2,690,744,594.52
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,988,733,002.08
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	25,191,201.32
Net Present Value of Covered Bond Liabilities	2,434,394,661.95
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,858,658,233.15
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	25,191,201.32
Net Present Value of Covered Bond Liabilities	2,357,232,762.01
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,211,451,278.81
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	25,191,201.32
Net Present Value of Covered Bond Liabilities	2,465,802,087.94
Lump Sum Amount (C * 1%)	24,400,000.00

Interest Rate Coverage Test

Pass

<i>Interest expected to be received during the 1st year on:</i>	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	69,169,028.76
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	0.00
Liquidity Buffer Reserve Ledger	0.00
<i>Interest expected to be paid during the 1st year on:</i>	
all Series of Covered Bonds then outstanding	48,800,000.00
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	25,148,654.93
Credit interest	42,546.38
Opening Balance	25,191,201.31
Required Liquidity Buffer Reserve Ledger Amount	24,603,333.33
Amount credited to the account (payment to BoNY)	-587,867.98
Available o/s Reserve Amount	25,779,069.29

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

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,809	8.44%	514,699,084.75	18.81%
EUR	52,166	91.56%	2,221,185,367.32	81.19%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	16,527	29.01%	397,279,398.04	9.40%
37.501 - 75.000	20,287	35.61%	1,122,621,543.14	26.56%
75.001 - 100.000	8,341	14.64%	736,317,139.20	17.42%
100.001 - 150.000	7,160	12.57%	883,000,198.55	20.89%
150.001 - 250.000	3,515	6.17%	664,124,342.54	15.71%
250.001 - 500.000	1,020	1.79%	330,001,575.64	7.81%
500.001 +	125	0.22%	93,336,819.00	2.21%
Grand Total	56,975	100.00%	4,226,681,016.11	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	31,589	55.44%	564,552,687.02	20.64%
37.501 - 75.000	15,022	26.37%	797,777,984.72	29.16%
75.001 - 100.000	4,240	7.44%	365,166,746.19	13.35%
100.001 - 150.000	3,664	6.43%	441,108,431.67	16.12%
150.001 - 250.000	1,821	3.20%	340,567,427.82	12.45%
250.001 - 500.000	576	1.01%	184,252,202.33	6.73%
500.001 +	63	0.11%	42,458,972.31	1.55%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,473	14.87%	158,651,414.16	5.80%
2005	3,983	6.99%	144,507,223.63	5.28%
2006	5,543	9.73%	212,112,357.51	7.75%
2007	4,435	7.78%	194,846,221.78	7.12%
2008	2,366	4.15%	108,270,229.06	3.96%
2009	1,478	2.59%	67,244,213.59	2.46%
2010	2,214	3.89%	91,236,690.38	3.33%
2011	1,957	3.43%	72,698,870.84	2.66%
2012	1,548	2.72%	49,362,982.01	1.80%
2013	1,130	1.98%	35,415,939.91	1.29%
2014	458	0.80%	14,454,960.21	0.53%
2015	438	0.77%	17,188,247.39	0.63%
2016	445	0.78%	19,335,495.76	0.71%
2017	594	1.04%	26,082,427.22	0.95%
2018	751	1.32%	34,886,538.35	1.28%
2019	2,238	3.93%	149,051,034.13	5.45%
2020	7,642	13.41%	547,871,997.17	20.03%
2021	6,762	11.87%	474,460,880.91	17.34%
2022	2,875	5.05%	199,047,530.03	7.28%
2023	1,318	2.31%	91,845,462.24	3.36%
2024	327	0.57%	27,313,735.79	1.00%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,463	2.57%	4,307,168.26	0.16%
2026 - 2030	10,952	19.22%	155,783,853.40	5.69%
2031 - 2035	10,347	18.16%	340,478,387.73	12.44%
2036 - 2040	10,659	18.71%	534,336,658.26	19.53%
2041 - 2045	8,405	14.75%	514,076,682.76	18.79%
2046 +	15,149	26.59%	1,186,901,701.65	43.38%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,278	11.02%	43,386,727.16	1.59%
40.01 - 60 months	3,358	5.89%	56,137,097.77	2.05%
60.01 - 90 months	6,211	10.90%	152,138,220.18	5.56%
90.01 - 120 months	4,350	7.63%	148,068,747.84	5.41%
120.01 - 150 months	6,510	11.43%	274,465,081.67	10.03%
150.01 - 180 months	4,594	8.06%	241,281,631.84	8.82%
over 180 months	25,674	45.06%	1,820,406,945.62	66.54%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	302	0.53%	32,532,679.04	1.19%
1.01% - 2.00%	4,074	7.15%	467,730,131.85	17.10%
2.01% - 3.00%	1,298	2.28%	81,781,624.05	2.99%
3.01% - 4.00%	16,251	28.52%	1,057,784,465.05	38.66%
4.01% - 5.00%	23,355	40.99%	759,301,048.48	27.75%
5.01% - 6.00%	6,199	10.88%	182,076,379.04	6.66%
6.01% - 7.00%	3,908	6.86%	124,264,950.14	4.54%
7.01% +	1,588	2.79%	30,413,174.41	1.11%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,760	34.68%	378,180,668.07	13.82%
20.01% - 30.00%	8,619	15.13%	359,410,446.66	13.14%
30.01% - 40.00%	7,786	13.67%	407,009,550.81	14.88%
40.01% - 50.00%	6,617	11.61%	406,433,518.18	14.86%
50.01% - 60.00%	4,956	8.70%	337,558,885.16	12.34%
60.01% - 70.00%	3,617	6.35%	277,683,892.12	10.15%
70.01% - 80.00%	2,463	4.32%	218,133,251.10	7.97%
80.01% - 90.00%	1,386	2.43%	141,293,071.12	5.16%
90.01% - 100.00%	844	1.48%	92,243,469.12	3.37%
100.00% +	927	1.63%	117,937,699.74	4.31%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

CURRENT LTV Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,578	30.85%	310,812,195.58	11.36%
20.01% - 30.00%	8,835	15.51%	329,353,322.70	12.04%
30.01% - 40.00%	7,733	13.57%	382,401,473.94	13.98%
40.01% - 50.00%	6,604	11.59%	380,908,644.88	13.92%
50.01% - 60.00%	5,586	9.80%	377,490,731.49	13.80%
60.01% - 70.00%	4,846	8.51%	359,696,886.60	13.15%
70.01% - 80.00%	2,933	5.15%	259,976,672.76	9.50%
80.01% - 90.00%	1,294	2.27%	135,868,713.07	4.97%
90.01% - 100.00%	699	1.23%	84,721,493.40	3.10%
100.00% +	867	1.52%	114,654,317.65	4.19%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,036	7.08%	77,517,723.66	2.83%
20.01% - 30.00%	5,487	9.63%	149,523,318.23	5.47%
30.01% - 40.00%	7,122	12.50%	243,668,095.47	8.91%
40.01% - 50.00%	8,208	14.41%	332,892,555.84	12.17%
50.01% - 60.00%	8,238	14.46%	392,555,915.14	14.35%
60.01% - 70.00%	7,548	13.25%	401,808,257.44	14.69%
70.01% - 80.00%	7,960	13.97%	484,363,814.17	17.70%
80.01% - 90.00%	3,970	6.97%	276,083,501.11	10.09%
90.01% - 100.00%	2,466	4.33%	192,624,924.34	7.04%
100.00% +	1,940	3.41%	184,846,346.68	6.76%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,882	43.67%	1,427,858,579.69	52.19%
Thessaloniki	7,969	13.99%	365,423,181.31	13.36%
Macedonia	5,957	10.46%	204,349,865.01	7.47%
Peloponnese	4,041	7.09%	161,489,339.24	5.90%
Thessaly	3,794	6.66%	134,370,485.01	4.91%
Sterea Ellada	2,950	5.18%	113,830,286.11	4.16%
Creta Island	2,116	3.71%	97,791,251.17	3.57%
Ionian Islands	884	1.55%	41,886,696.29	1.53%
Thrace	1,352	2.37%	50,202,059.02	1.83%
Epirus	1,467	2.57%	49,234,716.10	1.80%
Aegean Islands	1,563	2.74%	89,447,993.11	3.27%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	306	0.54%	25,817,918.83	0.94%
12 - 24	1,099	1.93%	75,858,736.26	2.77%
24 - 36	2,748	4.82%	190,680,801.28	6.97%
36 - 60	13,635	23.93%	953,787,348.14	34.86%
60 - 96	4,608	8.09%	299,231,348.98	10.94%
over 96	34,579	60.69%	1,190,508,298.58	43.51%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

LEGAL LOAN TERM				
Interest expected to be received during the 1st year on:				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	0	0.00%	0.00	0.00%
5 - 10 years	1,100	1.93%	24,096,533.05	0.88%
10 - 15 years	3,844	6.75%	111,970,216.87	4.09%
15 - 20 years	8,148	14.30%	290,029,422.94	10.60%
20 - 25 years	11,411	20.03%	483,673,518.98	17.68%
25 - 30 years	17,981	31.56%	840,439,239.42	30.72%
30 - 35 years	8,791	15.43%	668,882,002.62	24.45%
35 years +	5,700	10.00%	316,793,518.19	11.58%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,795	75.11%	1,936,930,247.97	70.80%
Houses	14,180	24.89%	798,954,204.10	29.20%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,611	18.62%	503,350,166.58	18.40%
Purchase	28,491	50.01%	1,534,509,130.38	56.09%
Repair	11,620	20.39%	484,551,082.63	17.71%
Construction (re-mortgage)	145	0.25%	11,088,366.02	0.41%
Purchase (re-mortgage)	729	1.28%	45,618,321.25	1.67%
Repair (re-mortgage)	454	0.80%	25,909,415.53	0.95%
Equity Release	4,925	8.64%	130,857,969.67	4.78%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,936	99.93%	2,732,005,460.29	99.86%
Balloon	39	0.07%	3,878,991.77	0.14%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	48,614	85.33%	2,238,966,171.91	81.84%
Fixed Converting to Floating	8,273	14.52%	494,209,920.24	18.06%
Fixed to Maturity	88	0.15%	2,708,359.92	0.10%
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	579	1.19%	22,305,497.97	1.00%	
Euribor 1 Month	604	1.24%	36,996,546.62	1.65%	
Euribor 3 Months	2,374	4.88%	133,328,223.82	5.95%	
Eurobank OEK's Rate	119	0.24%	1,736,361.32	0.08%	
Originator Rate	7,382	15.18%	116,591,267.28	5.21%	
Saron 1M ISDA (CHF)	258	0.53%	31,129,268.14	1.39%	
Saron 3M ISDA (CHF)	187	0.38%	24,367,198.35	1.09%	
ESTR 1M ISDA (EUR)	70	0.14%	1,113,402.80	0.05%	
Cap ECB Tracker	12,226	25.15%	390,665,083.92	17.45%	
Cap Euribor 1 Month	4,250	8.74%	241,225,694.59	10.77%	
Cap Euribor 3 Months	16,195	33.31%	781,310,884.49	34.90%	
Cap Saron ISDA (CHF) 1M	2,856	5.87%	284,168,378.76	12.69%	
Cap Saron ISDA (CHF) 3M	1,478	3.04%	173,427,705.16	7.75%	
Other	36	0.07%	600,658.68	0.03%	
Grand Total	48,614	100.00%	2,238,966,171.91	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	37	0.45%	1,337,814.32	0.27%	
Euribor 1 Month	37	0.45%	1,792,274.54	0.36%	
Euribor 3 Months	8,192	99.02%	490,978,958.10	99.35%	
Originator Rate	7	0.08%	100,873.28	0.02%	
Grand Total	8,273	100.00%	494,209,920.24	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	100	1.21%	4,675,798.32	0.95%	
1 Jan 2026 - 31 Dec 2030	2,557	30.91%	133,077,918.79	26.93%	
1 Jan 2031 - 31 Dec 2035	1,955	23.63%	117,083,906.36	23.69%	
1 Jan 2036 - 31 Dec 2040	1,435	17.35%	85,619,968.62	17.32%	
1 Jan 2041 +	2,226	26.91%	153,752,328.15	31.11%	
Grand Total	8,273	100.00%	494,209,920.24	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	56,975	100.00%	2,735,884,452.07	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	56,975	100.00%	2,735,884,452.07	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	47,966	84.19%	2,434,135,724.04	88.97%	
Y	9,009	15.81%	301,748,728.03	11.03%	
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	55,737	97.83%	2,663,236,626.74	97.34%	
Y	1,238	2.17%	72,647,825.33	2.66%	
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	54,876	96.32%	2,594,269,480.78	94.82%	
S	2,099	3.68%	141,614,971.28	5.18%	
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	51,130	89.74%	2,551,774,036.07	93.27%	
Y	5,845	10.26%	184,110,416.00	6.73%	
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	54,280	95.27%	2,611,264,979.04	95.45%	
Second home/Holiday houses	2,504	4.39%	116,283,150.07	4.25%	
Buy-to-let/Non-Owner occupied	85	0.15%	3,693,210.30	0.13%	
Other	106	0.19%	4,643,112.67	0.17%	
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	14,204	24.93%	780,295,203.69	28.52%	
Other Private Employees	9,498	16.67%	492,570,987.12	18.00%	
Pensioner	10,443	18.33%	343,993,075.90	12.57%	
Civil Servant	5,794	10.17%	230,352,197.31	8.42%	
Other Self employed	3,155	5.54%	212,799,747.23	7.78%	
Unemployed	3,396	5.96%	150,936,699.22	5.52%	
Bank employee	1,710	3.00%	117,124,057.09	4.28%	
Civil Servant - Policeman	1,669	2.93%	78,452,483.51	2.87%	
Salesman	1,293	2.27%	57,622,358.01	2.11%	
Teacher	1,153	2.02%	55,535,923.39	2.03%	
Military Personnel	1,496	2.63%	55,517,972.56	2.03%	
Housewife	997	1.75%	45,925,261.61	1.68%	
Lawyers - Jurists	543	0.95%	41,155,880.02	1.50%	
Independent means	548	0.96%	37,389,679.39	1.37%	
Civil Servant - Primary School Teachers	1,076	1.89%	36,212,926.02	1.32%	
Grand Total	56,975	100.00%	2,735,884,452.07	100.00%	