

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **49**
Reporting Date: **20/1/2023**

| | | |
|-------------------------------|-------------------|-------------------|
| Period of Loan Data Reported: | Starting Date | Ending Date |
| | 01/12/2022 | 31/12/2022 |

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

I Programme Details as of 20/1/2023

| Series | Issue Date | ISIN | S&P's Rating | Current Balance (in Euro) | Interest Rate | Maturity | |
|--------|------------|--------------|--------------|------------------------------|--------------------|-----------|----------------|
| | | | | | | Final | Extended Final |
| 1 | 18-Oct-18 | XS1896804066 | A | 500,000,000.00 | Euribor 3M + 0,50% | 20-Oct-23 | 20-Oct-73 |
| 2 | 16-Nov-18 | XS1900633212 | A | 500,000,000.00 | Euribor 3M + 0,50% | 20-Nov-23 | 20-Nov-73 |
| 3 | 16-Nov-18 | XS1910934535 | A | 500,000,000.00 | Euribor 3M + 0,50% | 22-Jan-24 | 22-Jan-74 |
| | | | | 1,500,000,000.00 | | | |

Fixed Rate Bonds **0%**
Liability WAL (in years) **0.93**

| Series | Interest Period | | Actual Days | Accrued Base | Current Interest Rate | Interest Accrued | Interest Paid |
|--------|-----------------|-----------|-------------|--------------|-----------------------|------------------|---------------|
| | Start date | End Date | | | | | |
| 1 | 20-Oct-22 | 20-Jan-23 | 92 | Act/360 | 1.9560% | 2,499,333.33 | 2,499,333.33 |
| 2 | 21-Nov-22 | 20-Feb-23 | 60 | Act/360 | 2.3020% | 1,918,333.33 | - |
| 3 | 20-Oct-22 | 20-Jan-23 | 92 | Act/360 | 1.9560% | 2,499,333.33 | 2,499,333.33 |

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

| -A- | MORTGAGE POOL SUMMARY INFO | As of 31/12/2022 | | | Previous Report | | |
|------|--|------------------|------------------|--|-----------------|------------------|--|
| | | CHF | EUR | Total € (Calculated using fixing FX Rate) | CHF | EUR | Total € (Calculated using fixing FX Rate) |
| A.1 | Aggregate Current Principal O/S balance | 231,715,303.35 | 1,637,003,053.86 | 1,872,318,686.39 | 216,069,988.31 | 1,608,021,562.89 | 1,827,292,912.91 |
| A.2 | Aggregate Current Principal O/S balance (Bucket<=3) | 231,715,303.35 | 1,636,082,326.85 | 1,871,397,959.38 | 216,069,988.31 | 1,606,901,881.94 | 1,826,173,231.96 |
| A.3 | Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3) | 217,599,040.48 | 1,625,913,843.05 | 1,846,893,878.07 | 208,688,671.10 | 1,596,883,943.13 | 1,808,664,612.00 |
| A.4 | Aggregate Original Principal O/S balance | 374,831,118.12 | 3,302,348,629.90 | 3,677,179,748.02 | 358,134,431.51 | 3,282,261,730.68 | 3,640,396,162.19 |
| A.5 | Average Current Principal O/S balance | 69,688.81 | 35,330.49 | 37,703.51 | 67,416.53 | 34,923.59 | 37,103.15 |
| A.6 | Average Original Principal O/S balance | 112,731.16 | 71,272.69 | 74,048.61 | 111,742.41 | 71,285.33 | 73,918.17 |
| A.7 | Maximum Current Principal O/S balance | 671,836.46 | 972,625.87 | 972,625.87 | 673,707.84 | 980,234.09 | 980,234.09 |
| A.8 | Maximum Original Principal O/S balance | 1,160,000.00 | 2,000,000.00 | 2,000,000.00 | 1,160,000.00 | 2,000,000.00 | 2,000,000.00 |
| A.9 | Total Number of Loans | 3,325 | 46,334 | 49,659 | 3,205 | 46,044 | 49,249 |
| A.10 | Weighted Average Seasoning (years) | 16.04 | 13.06 | 13.44 | 16.0 | 13.3 | 13.6 |
| A.11 | Weighted Average Remaining Maturity (years) | 13.40 | 15.56 | 15.29 | 13.05 | 15.40 | 15.11 |
| A.12 | Weighted Average Current Indexed LTV percent (%) | 64.35 | 44.76 | 47.22 | 59.06 | 44.40 | 46.16 |
| A.13 | Weighted Average Current Unindexed LTV percent (%) | 50.19 | 38.63 | 40.08 | 47.03 | 38.08 | 39.16 |
| A.14 | Weighted Average Original LTV percent (%) | 66.07 | 65.56 | 65.63 | 63.78 | 64.56 | 64.47 |
| A.15 | Weighted Average Interest Rate - Total (%) | 1.77 | 3.93 | 3.66 | 1.73 | 3.69 | 3.46 |
| A.16 | Weighted Average Interest Rate - (%) - Preferential Rate | 1.69 | 3.14 | 2.51 | 1.60 | 2.73 | 2.28 |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%) | 98.55 | 98.07 | 98.13 | 98.15 | 92.29 | 92.99 |
| A.18 | OS Principal of In Arrears Loans - 30-59 dpd (%) | 1.13 | 1.64 | 1.58 | 1.71 | 7.07 | 6.42 |
| A.19 | OS Principal of In Arrears Loans - 60-89 dpd (%) | 0.32 | 0.23 | 0.24 | 0.13 | 0.58 | 0.52 |
| A.20 | OS Principal of In Arrears Loans - 90+ dpd (%) | | 0.06 | 0.05 | | 0.07 | 0.06 |
| A.21 | FX Rate | 0.9847 | | | 0.9854 | | |

| -B- | Principal Receipts For Performing Or Delinquent / In Arrears Loans | As of 31/12/2022 | | | | | |
|------------|--|------------------|---------------------|-------------|----------------------|--|----------------------|
| | | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| B.1 | Scheduled And Paid Repayments | 4,648 | 1,738,970.23 | 57,562 | 10,550,892.44 | 62,210 | 12,453,799.56 |
| B.2 | Partial Prepayments | 13 | 218,752.33 | 181 | 2,153,953.61 | 194 | 2,406,173.48 |
| B.3 | Whole Prepayments | 16 | 497,733.81 | 236 | 6,864,173.26 | 252 | 7,468,560.72 |
| B.4 | Total Principal Receipts (B1+B2+B3) | - | 2,455,456.37 | - | 19,569,019.31 | - | 22,328,533.76 |

| -C- | Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans | As of 31/12/2022 | | | | | |
|------------|--|------------------|-------------------|-------------|---------------------|--|---------------------|
| | | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| C.1 | Interest From Installments | 3,694 | 309,227.42 | 49,647 | 4,791,477.82 | 53,341 | 5,105,509.93 |
| C.2 | Interest From Overdues | 1,607 | 1,245.15 | 13,265 | 10,157.15 | 14,872 | 11,421.65 |
| C.3 | Total Interest Receipts (C1+C2) | - | 310,472.57 | - | 4,801,634.97 | 68,213 | 5,116,931.58 |
| C.4 | Levy 128 To Be Paid To Servicer (in case of an Event) | | | | | - | - |

Part 2 - Portfolio Status

| -A- | Portfolio Status | As of 31/12/2022 | | | | | |
|------------|---|------------------|-----------------------|---------------|-------------------------|--|-------------------------|
| | | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| A.1 | Performing Loans | 3,273 | 228,366,333.57 | 45,464 | 1,605,441,610.21 | 48,737 | 1,837,356,237.58 |
| A.2 | Delinquent/In Arrears Loans 30 Day To 89 Days | 52 | 3,348,969.78 | 850 | 30,640,716.64 | 902 | 34,041,721.80 |
| A.3 | Totals (A1+ A2) | 3,325 | 231,715,303.35 | 46,314 | 1,636,082,326.85 | 49,639 | 1,871,397,959.38 |
| A.4 | In Arrears Loans 90 Days To 360 Days | 0 | 0.00 | 20 | 920,727.01 | 20 | 920,727.01 |
| A.5 | Denounced Loans | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| A.6 | Totals (A4+ A5) | 0 | 0.00 | 20 | 920,727.01 | 20 | 920,727.01 |

| -B- | Breakdown of In Arrears Loans Number Of Days Past Due | As of 31/12/2022 | | | | | |
|------------|---|------------------|---------------------|-------------|----------------------|--|----------------------|
| | | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| B.1 | 30 Days < Installment <= 59 Days | 43 | 2,614,824.90 | 743 | 26,871,805.20 | 786 | 29,527,258.54 |
| B.2 | 60 Days < Installment <= 89 Days | 9 | 734,144.88 | 107 | 3,768,911.44 | 116 | 4,514,463.26 |
| B.3 | Total (B1+B2=A4) | 52 | 3,348,969.78 | 850 | 30,640,716.64 | 902 | 34,041,721.80 |
| B.4 | 90 Days < Installment <= 119 Days | 0 | 0.00 | 20 | 920,727.01 | 20 | 920,727.01 |
| 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 | 20 | 920,727.01 | 20 | 920,727.01 |

Part 3 - Replenishment Loans - Removed Loans

| -A- | Loan Amounts During The Period | As of 31/12/2022 | | | | | |
|-----|--------------------------------|---------------------|---------------|---------------------|---------------|--|---------------|
| | | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
| | | Replenishment Loans | Removed Loans | Replenishment Loans | Removed Loans | Replenishment Loans | Removed Loans |
| A.1 | Total Outstanding Balance | 19,430,888.38 | 1,359,484.04 | 51,473,815.51 | 3,061,682.56 | 71,206,615.73 | 4,442,289.89 |
| A.2 | Number of Loans | 161 | 22 | 827 | 278 | 988 | 300 |



Statutory Tests

as of 31/12/2022

| | | |
|---|-------------------------|-------------|
| Outstanding Bonds Principal | 1,500,000,000.00 | |
| Outstanding Accrued Interest on Bonds ¹ | 5,277,194.44 | |
| Total Bonds Amount | 1,505,277,194.44 | |
| Current Outstanding Balance of Loans | 1,872,318,686.39 | |
| A. Adjusted Outstanding Principal of Loans ² | 1,846,893,878.07 | |
| B. Accrued Interest on Loans | 6,031,703.32 | |
| C. Outstanding Principal & accrued Interest of Marketable Assets | 0.00 | |
| D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res. | 0.00 | |
| Z. WAV CB maturity x OS principal amount x Neg. Carry Factor | 6,972,222.22 | |
| Nominal Value (A+B+C+D-Z) | 1,845,953,359.16 | |
| Bonds / Nominal Value Assets Percentage | 1,740,204,849.07 | |
| Nominal Value Test Result | | Pass |
| Net Present Value Test | | Pass |
| Net Present Value | 2,075,489,275.35 | |
| Net Present Value of Liabilities | 1,510,130,230.23 | |
| <i>Parallel shift +200bps of current interest rate curve</i> | | <i>Pass</i> |
| Net Present Value | 2,013,716,377.03 | |
| Net Present Value of Liabilities | 1,508,408,318.01 | |
| <i>Parallel shift -200bps of current interest rate curve</i> | | <i>Pass</i> |
| Net Present Value | 2,151,979,695.77 | |
| Net Present Value of Liabilities | 1,512,239,248.97 | |
| Interest Rate Coverage Test | | Pass |
| Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year | 78,734,158.06 | |
| Interest due on all series of covered bonds during 1st year | 49,596,356.90 | |
| Parameters | | |
| LTV Cap | 80.00% | |
| Asset Percentage | 86.5% | |
| Negative carry Margin | 0.50% | |
| Reserve Ledger | | |
| Opening Balance | 45,366,958.75 | |
| Required Reserve Amount | 49,251,630.85 | |
| Amount credited to the account (payment to BoNY) | 3,884,672.10 | |
| Available (Outstanding) Reserve Amount t | 49,251,630.85 | |

¹ Outstanding Accrued Interest on Bonds as at end date of reporting period

² The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

IV Portfolio Stratifications

| LOAN CURRENCY | | | | |
|----------------------|---------------|----------------|-------------------------|-------------------|
| | Num of Loans | % of loans | OS Principal (in Euro) | % of OS Principal |
| CHF | 3,325 | 6.70% | 235,315,632.53 | 12.57% |
| EUR | 46,334 | 93.30% | 1,637,003,053.86 | 87.43% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| ORIGINAL LOAN AMOUNT | | | | |
|-----------------------------|---------------|----------------|-------------------------|----------------|
| | Num of Loans | % of loans | Principal | % of Principal |
| 0 - 37.500 | 12,966 | 26.11% | 314,259,615.56 | 8.55% |
| 37.501 - 75.000 | 18,761 | 37.78% | 1,063,602,037.79 | 28.92% |
| 75.001 - 100.000 | 7,915 | 15.94% | 705,316,589.91 | 19.18% |
| 100.001 - 150.000 | 6,675 | 13.44% | 826,864,023.64 | 22.49% |
| 150.001 - 250.000 | 2,621 | 5.28% | 495,756,082.99 | 13.48% |
| 250.001 - 500.000 | 635 | 1.28% | 206,722,114.18 | 5.62% |
| 500.001 + | 86 | 0.17% | 64,659,283.95 | 1.76% |
| Grand Total | 49,659 | 100.00% | 3,677,179,748.02 | 100.00% |

| OUTSTANDING LOAN AMOUNT | | | | |
|--------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 37.500 | 31,750 | 63.94% | 547,781,673.91 | 29.26% |
| 37.501 - 75.000 | 12,116 | 24.40% | 638,491,230.92 | 34.10% |
| 75.001 - 100.000 | 2,965 | 5.97% | 255,578,341.12 | 13.65% |
| 100.001 - 150.000 | 1,943 | 3.91% | 233,169,780.16 | 12.45% |
| 150.001 - 250.000 | 692 | 1.39% | 127,602,033.19 | 6.82% |
| 250.001 - 500.000 | 172 | 0.35% | 55,909,911.39 | 2.99% |
| 500.001 + | 21 | 0.04% | 13,785,715.70 | 0.74% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| ORIGINATION DATE | | | | |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 1990-2004 | 12,646 | 25.47% | 290,141,947.96 | 15.50% |
| 2005 | 4,859 | 9.78% | 199,671,295.72 | 10.66% |
| 2006 | 7,083 | 14.26% | 303,499,775.14 | 16.21% |
| 2007 | 5,631 | 11.34% | 245,340,348.14 | 13.10% |
| 2008 | 4,268 | 8.59% | 147,594,322.08 | 7.88% |
| 2009 | 2,704 | 5.45% | 93,383,371.20 | 4.99% |
| 2010 | 2,538 | 5.11% | 95,207,042.47 | 5.08% |
| 2011 | 1,526 | 3.07% | 52,076,651.59 | 2.78% |
| 2012 | 1,221 | 2.46% | 40,296,419.91 | 2.15% |
| 2013 | 962 | 1.94% | 29,805,921.44 | 1.59% |
| 2014 | 360 | 0.72% | 11,122,258.40 | 0.59% |
| 2015 | 204 | 0.41% | 8,103,293.41 | 0.43% |
| 2016 | 238 | 0.48% | 12,004,485.20 | 0.64% |
| 2017 | 466 | 0.94% | 23,572,860.45 | 1.26% |
| 2018 | 739 | 1.49% | 36,761,283.08 | 1.96% |
| 2019 | 503 | 1.01% | 28,060,253.82 | 1.50% |
| 2020 | 521 | 1.05% | 35,502,867.42 | 1.90% |
| 2021 | 2,020 | 4.07% | 136,563,507.88 | 7.29% |
| 2022 | 1,170 | 2.36% | 83,610,781.08 | 4.47% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| MATURITY DATE | | | | |
|----------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 2023 - 2025 | 6,257 | 12.60% | 54,787,230.37 | 2.93% |
| 2026 - 2030 | 14,473 | 29.14% | 309,674,629.39 | 16.54% |
| 2031 - 2035 | 10,703 | 21.55% | 405,733,960.15 | 21.67% |
| 2036 - 2040 | 8,171 | 16.45% | 426,751,932.96 | 22.79% |
| 2041 - 2045 | 4,323 | 8.71% | 267,434,938.22 | 14.28% |
| 2046 + | 5,732 | 11.54% | 407,935,995.30 | 21.79% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| REMAIN. TIME TO MATURITY | | | | |
|---------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 40 months | 6,974 | 14.04% | 66,355,821.66 | 3.54% |
| 40.01 - 60 months | 4,363 | 8.79% | 69,244,947.71 | 3.70% |
| 60.01 - 90 months | 6,404 | 12.90% | 148,376,016.13 | 7.92% |
| 90.01 - 120 months | 8,241 | 16.60% | 257,209,600.30 | 13.74% |
| 120.01 - 150 months | 3,895 | 7.84% | 157,065,717.77 | 8.39% |
| 150.01 - 180 months | 6,053 | 12.19% | 298,830,205.68 | 15.96% |
| over 180 months | 13,729 | 27.65% | 875,236,377.13 | 46.75% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| INTEREST RATE | | | | |
|----------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 1.00% | 25 | 0.05% | 1,998,538.73 | 0.11% |
| 1.01% - 2.00% | 2,694 | 5.42% | 203,375,394.68 | 10.86% |
| 2.01% - 3.00% | 2,048 | 4.12% | 110,912,141.28 | 5.92% |
| 3.01% - 4.00% | 26,382 | 53.13% | 1,056,461,673.05 | 56.43% |
| 4.01% - 5.00% | 12,367 | 24.90% | 310,304,608.89 | 16.57% |
| 5.01% - 6.00% | 3,060 | 6.16% | 123,483,893.26 | 6.60% |
| 6.01% - 7.00% | 1,839 | 3.70% | 46,774,918.08 | 2.50% |
| 7.01% + | 1,244 | 2.51% | 19,007,518.41 | 1.02% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| CURRENT LTV Indexed | | | | |
|----------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 20.00% | 16,637 | 33.50% | 240,129,125.30 | 12.83% |
| 20.01% - 30.00% | 7,955 | 16.02% | 242,679,540.52 | 12.96% |
| 30.01% - 40.00% | 7,111 | 14.32% | 295,162,124.13 | 15.76% |
| 40.01% - 50.00% | 5,918 | 11.92% | 298,583,165.98 | 15.95% |
| 50.01% - 60.00% | 4,717 | 9.50% | 277,508,181.26 | 14.82% |
| 60.01% - 70.00% | 3,425 | 6.90% | 227,256,383.64 | 12.14% |
| 70.01% - 80.00% | 2,283 | 4.60% | 160,259,622.43 | 8.56% |
| 80.01% - 90.00% | 944 | 1.90% | 67,830,163.64 | 3.62% |
| 90.01% - 100.00% | 289 | 0.58% | 24,425,732.20 | 1.30% |
| 100.00% + | 380 | 0.77% | 38,484,647.28 | 2.06% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| CURRENT LTV_Unindexed | | | | |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 20.00% | 18,184 | 36.62% | 301,687,232.05 | 16.11% |
| 20.01% - 30.00% | 9,928 | 19.99% | 333,940,942.90 | 17.84% |
| 30.01% - 40.00% | 8,621 | 17.36% | 387,145,718.02 | 20.68% |
| 40.01% - 50.00% | 5,513 | 11.10% | 311,477,616.01 | 16.64% |
| 50.01% - 60.00% | 3,718 | 7.49% | 240,565,911.43 | 12.85% |
| 60.01% - 70.00% | 2,355 | 4.74% | 173,734,753.18 | 9.28% |
| 70.01% - 80.00% | 1,043 | 2.10% | 86,419,758.55 | 4.62% |
| 80.01% - 90.00% | 186 | 0.37% | 20,742,855.51 | 1.11% |
| 90.01% - 100.00% | 68 | 0.14% | 10,996,616.42 | 0.59% |
| 100.00% + | 43 | 0.09% | 5,607,282.34 | 0.30% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| ORIGINAL LTV | | | | |
|---------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 20.00% | 2,982 | 6.00% | 45,899,384.97 | 2.45% |
| 20.01% - 30.00% | 4,312 | 8.68% | 95,581,367.18 | 5.10% |
| 30.01% - 40.00% | 5,986 | 12.05% | 162,106,723.38 | 8.66% |
| 40.01% - 50.00% | 7,539 | 15.18% | 244,028,784.99 | 13.03% |
| 50.01% - 60.00% | 8,043 | 16.20% | 307,432,546.86 | 16.42% |
| 60.01% - 70.00% | 7,208 | 14.51% | 316,442,792.81 | 16.90% |
| 70.01% - 80.00% | 7,145 | 14.39% | 342,242,552.87 | 18.28% |
| 80.01% - 90.00% | 3,537 | 7.12% | 170,392,973.40 | 9.10% |
| 90.01% - 100.00% | 2,106 | 4.24% | 128,298,407.56 | 6.85% |
| 100.00% + | 801 | 1.61% | 59,893,152.36 | 3.20% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| LOCATION OF PROPERTY | | | | |
|-----------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Attica | 20,311 | 40.90% | 924,284,312.59 | 49.37% |
| Thessaloniki | 7,146 | 14.39% | 244,294,304.92 | 13.05% |
| Macedonia | 5,677 | 11.43% | 155,635,792.71 | 8.31% |
| Peloponnese | 3,694 | 7.44% | 120,653,341.39 | 6.44% |
| Thessaly | 3,521 | 7.09% | 102,775,270.59 | 5.49% |
| Stereia Ellada | 2,675 | 5.39% | 80,959,284.81 | 4.32% |
| Creta Island | 1,983 | 3.99% | 74,130,128.72 | 3.96% |
| Ionian Islands | 781 | 1.57% | 29,819,440.83 | 1.59% |
| Thrace | 1,264 | 2.55% | 38,843,280.91 | 2.07% |
| Epirus | 1,471 | 2.96% | 44,574,440.52 | 2.38% |
| Aegean Islands | 1,136 | 2.29% | 56,349,088.40 | 3.01% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| SEASONING | | | | |
|--------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 12 | 1,169 | 2.35% | 83,532,119.00 | 4.46% |
| 12 - 24 | 2,005 | 4.04% | 135,677,270.33 | 7.25% |
| 24 - 36 | 526 | 1.06% | 35,829,603.35 | 1.91% |
| 36 - 60 | 1,208 | 2.43% | 63,190,475.37 | 3.37% |
| 60 - 96 | 920 | 1.85% | 44,988,163.52 | 2.40% |
| over 96 | 43,831 | 88.26% | 1,509,101,054.81 | 80.60% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| LEGAL LOAN TERM | | | | |
|------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 5 years | 7 | 0.01% | 50,844.77 | 0.00% |
| 5 - 10 years | 406 | 0.82% | 7,513,973.74 | 0.40% |
| 10 - 15 years | 4,645 | 9.35% | 70,367,952.46 | 3.76% |
| 15 - 20 years | 8,555 | 17.23% | 205,598,691.32 | 10.98% |
| 20 - 25 years | 10,245 | 20.63% | 372,481,676.00 | 19.89% |
| 25 - 30 years | 17,121 | 34.48% | 696,193,063.79 | 37.18% |
| 30 - 35 years | 3,916 | 7.89% | 225,418,883.15 | 12.04% |
| 35 years + | 4,764 | 9.59% | 294,693,601.15 | 15.74% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| REAL ESTATE TYPE | | | | |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Flats | 38,595 | 77.72% | 1,379,574,552.30 | 73.68% |
| Houses | 11,064 | 22.28% | 492,744,134.09 | 26.32% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| LOAN PURPOSE | | | | |
|----------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Construction | 10,389 | 20.92% | 392,514,667.85 | 20.96% |
| Purchase | 27,346 | 55.07% | 1,117,920,524.84 | 59.71% |
| Repair | 9,201 | 18.53% | 283,754,531.18 | 15.16% |
| Construction (re-mortgage) | 97 | 0.20% | 5,986,943.56 | 0.32% |
| Purchase (re-mortgage) | 551 | 1.11% | 25,892,453.56 | 1.38% |
| Repair (re-mortgage) | 276 | 0.56% | 11,686,570.93 | 0.62% |
| Equity Release | 1,799 | 3.62% | 34,562,994.48 | 1.85% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| INTEREST PAYMENT FREQUENCY | | | | |
|-----------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| FA | 49,523 | 99.73% | 1,858,683,243.49 | 99.27% |
| Balloon | 136 | 0.27% | 13,635,442.90 | 0.73% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| INTEREST RATE TYPE | | | | |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Floating | 45,543 | 91.71% | 1,602,157,959.92 | 85.57% |
| Fixed Converting to Floating | 3,962 | 7.98% | 268,335,578.81 | 14.33% |
| Fixed to Maturity | 154 | 0.31% | 1,825,147.66 | 0.10% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

Fixed rate assets **14.43%**
Assets' WAL (in years) **6.87**

| INDEX TYPE (FLOATING) | | | | |
|-----------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| ECB Tracker | 21,549 | 47.32% | 736,155,563.50 | 45.95% |
| Euribor 1 Month | 1,666 | 3.66% | 68,562,875.43 | 4.28% |
| Euribor 3 Months | 8,348 | 18.33% | 348,917,211.33 | 21.78% |
| Eurobank OEK's Rate | 91 | 0.20% | 1,373,400.04 | 0.09% |
| Originator Rate | 10,539 | 23.14% | 214,259,801.99 | 13.37% |
| Saron 1M ISDA (CHF) | 2,837 | 6.23% | 200,952,741.72 | 12.54% |
| Saron 3M ISDA (CHF) | 422 | 0.93% | 30,652,795.43 | 1.91% |
| ESTR 1M ISDA (EUR) | 30 | 0.07% | 469,617.30 | 0.03% |
| Other | 61 | 0.13% | 813,953.18 | 0.05% |
| Grand Total | 45,543 | 100.00% | 1,602,157,959.92 | 100.00% |

| INDEX TYPE (FIXED CONVERTING TO FLOATING) | | | | |
|---|--------------|----------------|-----------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| ECB Tracker | 34 | 0.86% | 1,450,712.79 | 0.54% |
| Euribor 1 Month | 44 | 1.11% | 1,593,683.09 | 0.59% |
| Euribor 3 Months | 3,785 | 95.53% | 262,260,885.48 | 97.74% |
| Originator Rate | 99 | 2.50% | 3,030,297.45 | 1.13% |
| Grand Total | 3,962 | 100.00% | 268,335,578.81 | 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 2023 - 31 Dec 2023 | 90 | 2.27% | 3,405,004.63 | 1.27% |
| 1 Jan 2024 - 31 Dec 2025 | 121 | 3.05% | 7,045,264.28 | 2.63% |
| 1 Jan 2026 - 31 Dec 2030 | 341 | 8.61% | 22,169,136.69 | 8.26% |
| 1 Jan 2031 - 31 Dec 2035 | 878 | 22.16% | 58,715,009.39 | 21.88% |
| 1 Jan 2036 - 31 Dec 2040 | 938 | 23.67% | 61,339,412.91 | 22.86% |
| 1 Jan 2041 + | 1,594 | 40.23% | 115,661,750.91 | 43.10% |
| Grand Total | 3,962 | 100.00% | 268,335,578.81 | 100.00% |

| SUBSIDISED VS. NON-SUBSIDISED LOANS | | | | |
|-------------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |
| Y | 0 | 0.00% | 0.00 | 0.00% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 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 | 40,481 | 81.52% | 1,655,416,124.44 | 88.42% |
| Y | 9,178 | 18.48% | 216,902,561.94 | 11.58% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| Preferential Rate Euro | | | | |
|------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 47,671 | 96.00% | 1,760,290,219.54 | 94.02% |
| Y | 1,988 | 4.00% | 112,028,466.85 | 5.98% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| STAFF LOANS | | | | |
|--------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |
| S | 0 | 0.00% | 0.00 | 0.00% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| ADD-ON LOANS | | | | |
|--------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 45,287 | 91.20% | 1,765,928,402.43 | 94.32% |
| Y | 4,372 | 8.80% | 106,390,283.96 | 5.68% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| OCCUPANCY TYPES | | | | |
|-------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Owner occupied | 47,626 | 95.91% | 1,791,781,260.69 | 95.70% |
| Second home/Holiday houses | 1,866 | 3.76% | 74,000,618.99 | 3.95% |
| Buy-to-let/Non-Owner occupied | 64 | 0.13% | 3,156,282.96 | 0.17% |
| Other | 103 | 0.21% | 3,380,523.75 | 0.18% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |

| Top 15 Profession Euro | | | | |
|---|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Other Professions | 12,727 | 25.63% | 555,087,786.21 | 29.65% |
| Other Private Employees | 7,972 | 16.05% | 328,438,962.63 | 17.54% |
| Pensioner | 8,409 | 16.93% | 216,234,147.12 | 11.55% |
| Civil Servant | 6,230 | 12.55% | 208,966,819.70 | 11.16% |
| Other Self Employed | 2,413 | 4.86% | 124,524,146.84 | 6.65% |
| Civil Servant - Policeman | 1,752 | 3.53% | 77,688,211.79 | 4.15% |
| Teacher | 1,925 | 3.88% | 61,102,188.23 | 3.26% |
| Unemployed | 2,048 | 4.12% | 60,634,600.98 | 3.24% |
| Military Personnel | 1,228 | 2.47% | 50,587,102.68 | 2.70% |
| Salesman | 1,228 | 2.47% | 42,877,951.55 | 2.29% |
| Civil Servant - Primary School Teachers | 1,439 | 2.90% | 41,447,984.06 | 2.21% |
| Lawyers - Jurists | 471 | 0.95% | 31,016,125.10 | 1.66% |
| Accountant | 609 | 1.23% | 26,755,704.91 | 1.43% |
| Housewife | 770 | 1.55% | 25,208,034.97 | 1.35% |
| Independent Means | 438 | 0.88% | 21,748,919.61 | 1.16% |
| Grand Total | 49,659 | 100.00% | 1,872,318,686.39 | 100.00% |