

EUROBANK S.A.
Covered Bond III Programme
Investor Report



Report No: **74**

Reporting Date: **20/3/2025**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2025	28/2/2025

Servicer Provider: **EUROBANK**

Issuer Event of Default: **NO**

Covered Bond Event of Default: **NO**

I Programme Details as of 20/3/2025

Series	Issue Date	ISIN	S&P 's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	AA-	500,000,000.00	Euribor 3M + 0,50%	20-Jan-27	20-Jan-77
3	16-Nov-18	XS1910934535	AA-	500,000,000.00	Euribor 3M + 0,50%	22-Jan-26	22-Jan-76
				1,000,000,000.00			

Fixed Rate Bonds 0%

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-25	22-Apr-25	59	Act/360	3.2440%	2,658,277.78	-
3	20-Jan-25	22-Apr-25	59	Act/360	3.2440%	2,658,277.78	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 28/2/2025			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	127,881,286.05	1,048,688,542.22	1,184,819,355.56	129,316,959.99	1,060,262,633.51	1,197,120,459.72
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	127,881,286.05	1,048,499,985.72	1,184,630,799.06	129,316,959.99	1,060,137,619.66	1,196,995,445.87
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	120,595,605.06	1,047,840,047.07	1,176,215,185.52	122,039,972.22	1,059,487,702.66	1,188,644,197.76
A.4	Aggregate Original Principal O/S balance	224,087,304.69	2,095,836,902.37	2,319,924,207.06	225,084,424.29	2,111,842,864.01	2,336,927,288.30
A.5	Average Current Principal O/S balance	69,880.48	36,199.12	38,468.16	70,204.65	36,314.10	38,568.27
A.6	Average Original Principal O/S balance	122,452.08	72,345.08	75,322.21	122,195.67	72,330.82	75,290.03
A.7	Maximum Current Principal O/S balance	627,708.34	1,136,688.75	1,136,688.75	629,503.30	1,147,378.49	1,147,378.49
A.8	Maximum Original Principal O/S balance	900,000.00	2,000,000.00	2,000,000.00	900,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	1,830	28,970	30,800	1,842	29,197	31,039
A.10	Weighted Average Seasoning (years)	18.07	12.12	12.81	18.00	12.07	12.75
A.11	Weighted Average Remaining Maturity (years)	13.81	15.90	15.66	13.84	15.94	15.70
A.12	Weighted Average Current Indexed LTV percent (%)	57.67	36.93	39.32	57.54	37.01	39.36
A.13	Weighted Average Current Unindexed LTV percent (%)	55.38	39.95	41.72	55.22	40.04	41.77
A.14	Weighted Average Original LTV percent (%)	70.49	74.94	74.43	70.50	74.83	74.34
A.15	Weighted Average Interest Rate - Total (%)	1.82	4.35	4.06	2.04	4.40	4.13
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.81	4.14	3.02	2.03	4.19	3.16
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.88	93.53	93.92	98.36	93.80	94.32
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.87	6.09	5.72	1.60	5.79	5.31
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.25	0.37	0.35	0.04	0.39	0.35
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.02	0.02	0.00	0.01	0.01
A.21	FX Rate	0.9394	-	-	0.9449	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2025					
		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	2,475	978,970.05	35,302	6,460,370.24	37,777	7,856,094.00
B.2	Partial Prepayments	2	6,822.00	101	959,655.06	103	1,028,383.70
B.3	Whole Prepayments	0	0.00	89	2,555,187.90	89	2,720,021.18
B.4	Total Principal Receipts (B1+B2+B3)	-	985,792.05	-	9,975,213.20	-	11,604,498.88

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2025					
		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	2,102	217,243.49	32,812	3,822,890.68	34,914	4,054,148.39
C.2	Interest From Overdues	825	858.21	6,413	6,465.72	7,238	7,379.29
C.3	Total Interest Receipts (C1+C2)	2,927	218,101.70	39,225.00	3,829,356.40	42,152	4,061,527.68
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 28/2/2025					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,790	123,894,912.50	25,488	980,846,993.35	27,278	1,112,734,275.13
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	40	3,986,373.55	3,470	67,652,992.37	3,510	71,896,523.93
A.3	Totals (A1+ A2)	1,830	127,881,286.05	28,958	1,048,499,985.72	30,788	1,184,630,799.06
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	12	188,556.50	12	188,556.50
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	12	188,556.50	12	188,556.50

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 28/2/2025					
		CHF		EUR		Total € (Calculated using fixing FX)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	34	3,672,651.30	3,271	63,813,797.70	3,305	67,723,369.02
B.2	60 Days < Installment <= 89 Days	6	313,722.25	199	3,839,194.67	205	4,173,154.91
B.3	Total (B1+B2=A4)	40	3,986,373.55	3,470	67,652,992.37	3,510	71,896,523.93
B.4	90 Days < Installment <= 119 Days	0	0.00	12	188,556.50	12	188,556.50
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	12	188,556.50	12	188,556.50

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 28/2/2025					
		CHF		EUR		Total € (Calculated using fixing FX)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	437,840.83	0.00	1,604,839.71	0.00	2,070,925.33
A.2	Number of Loans	0	11	0	132	0	143

III Statutory Tests

as of 28/2/2025

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,176,215,185.52
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	15,083,851.00
C.	Principal Amount Outstanding of all Series of Covered Bonds	1,000,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	1,191,299,036.52
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	1,110,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,340,073,465.00
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	15,083,851.00
Net Present Value of Covered Bond Liabilities	1,010,265,279.00
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,265,711,165.00
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	15,083,851.00
Net Present Value of Covered Bond Liabilities	1,007,893,330.00
Lump Sum Amount (C * 1%)	10,000,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,444,718,053.00
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	15,083,851.00
Net Present Value of Covered Bond Liabilities	1,013,044,428.00
Lump Sum Amount (C * 1%)	10,000,000.00

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	41,891,711.00
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	28,011,421.00
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	15,083,851.15
Credit interest	31,436.99
Opening Balance	15,115,288.14
Required Liquidity Buffer Reserve Ledger Amount	14,853,230.40
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	15,115,288.14

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
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	1,830	5.94%	136,130,813.34	11.49%
EUR	28,970	94.06%	1,048,688,542.22	88.51%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	7,841	25.46%	190,860,499.12	8.23%
37.501 - 75.000	11,617	37.72%	658,501,967.00	28.38%
75.001 - 100.000	4,935	16.02%	440,608,083.40	18.99%
100.001 - 150.000	4,227	13.72%	525,019,223.90	22.63%
150.001 - 250.000	1,699	5.52%	322,262,249.12	13.89%
250.001 - 500.000	419	1.36%	136,324,833.87	5.88%
500.001 +	62	0.20%	46,347,350.65	2.00%
Grand Total	30,800	100.00%	2,319,924,207.06	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	19,695	63.94%	323,278,680.85	27.29%
37.501 - 75.000	7,138	23.18%	377,651,434.00	31.87%
75.001 - 100.000	1,923	6.24%	165,794,115.49	13.99%
100.001 - 150.000	1,350	4.38%	161,652,089.96	13.64%
150.001 - 250.000	533	1.73%	97,987,940.08	8.27%
250.001 - 500.000	141	0.46%	45,045,527.43	3.80%
500.001 +	20	0.06%	13,409,567.74	1.13%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,654	24.85%	145,907,064.78	12.31%
2005	2,555	8.30%	92,486,098.14	7.81%
2006	3,886	12.62%	147,874,607.77	12.48%
2007	3,090	10.03%	129,810,544.99	10.96%
2008	1,790	5.81%	75,236,208.58	6.35%
2009	1,036	3.36%	42,872,706.42	3.62%
2010	1,383	4.49%	46,260,861.56	3.90%
2011	1,012	3.29%	30,763,783.00	2.60%
2012	867	2.81%	25,317,234.18	2.14%
2013	595	1.93%	16,233,054.01	1.37%
2014	268	0.87%	7,548,873.37	0.64%
2015	155	0.50%	6,528,547.69	0.55%
2016	171	0.56%	7,680,005.10	0.65%
2017	284	0.92%	12,933,058.22	1.09%
2018	464	1.51%	20,786,729.21	1.75%
2019	337	1.09%	16,266,363.70	1.37%
2020	399	1.30%	22,815,927.85	1.93%
2021	1,493	4.85%	95,494,909.71	8.06%
2022	1,504	4.88%	102,017,254.25	8.61%
2023	1,213	3.94%	88,655,519.81	7.48%
2024	644	2.09%	51,330,003.23	4.33%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	1,089	3.54%	3,323,142.53	0.28%
2026 - 2030	9,191	29.84%	126,699,009.77	10.69%
2031 - 2035	7,081	22.99%	225,147,490.03	19.00%
2036 - 2040	5,387	17.49%	260,534,182.28	21.99%
2041 - 2045	3,322	10.79%	202,357,295.92	17.08%
2046 +	4,730	15.36%	366,758,235.03	30.95%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,195	16.87%	37,495,370.03	3.16%
40.01 - 60 months	2,809	9.12%	45,446,836.25	3.84%
60.01 - 90 months	5,325	17.29%	128,051,477.42	10.81%
90.01 - 120 months	2,824	9.17%	94,598,670.43	7.98%
120.01 - 150 months	3,558	11.55%	156,198,501.19	13.18%
150.01 - 180 months	2,317	7.52%	116,003,310.62	9.79%
over 180 months	8,772	28.48%	607,025,189.62	51.23%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	15	0.05%	1,161,102.90	0.10%
1.01% - 2.00%	1,393	4.52%	109,848,163.11	9.27%
2.01% - 3.00%	546	1.77%	36,837,535.28	3.11%
3.01% - 4.00%	5,466	17.75%	339,048,757.40	28.62%
4.01% - 5.00%	18,603	60.40%	577,934,957.52	48.78%
5.01% - 6.00%	1,852	6.01%	46,850,741.01	3.95%
6.01% - 7.00%	1,853	6.02%	56,659,664.43	4.78%
7.01% +	1,072	3.48%	16,478,433.90	1.39%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,426	46.84%	242,453,003.94	20.46%
20.01% - 30.00%	5,313	17.25%	208,976,701.18	17.64%
30.01% - 40.00%	4,160	13.51%	222,357,777.48	18.77%
40.01% - 50.00%	2,913	9.46%	189,687,761.30	16.01%
50.01% - 60.00%	1,972	6.40%	139,161,058.15	11.75%
60.01% - 70.00%	1,085	3.52%	87,098,985.00	7.35%
70.01% - 80.00%	591	1.92%	52,788,266.30	4.46%
80.01% - 90.00%	142	0.46%	11,995,403.98	1.01%
90.01% - 100.00%	79	0.26%	11,083,244.70	0.94%
100.00% +	119	0.39%	19,217,153.52	1.62%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,577	40.83%	196,559,883.63	16.59%
20.01% - 30.00%	6,183	20.07%	215,510,320.38	18.19%
30.01% - 40.00%	4,076	13.23%	200,511,418.50	16.92%
40.01% - 50.00%	2,979	9.67%	180,530,837.58	15.24%
50.01% - 60.00%	2,225	7.22%	152,507,161.48	12.87%
60.01% - 70.00%	1,557	5.06%	116,907,774.11	9.87%
70.01% - 80.00%	932	3.03%	84,949,125.00	7.17%
80.01% - 90.00%	140	0.45%	16,442,165.91	1.39%
90.01% - 100.00%	65	0.21%	9,819,594.41	0.83%
100.00% +	66	0.21%	11,081,074.56	0.94%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,812	5.88%	24,907,753.31	2.10%
20.01% - 30.00%	2,625	8.52%	54,097,069.07	4.57%
30.01% - 40.00%	3,672	11.92%	95,393,803.57	8.05%
40.01% - 50.00%	4,295	13.94%	135,593,351.24	11.44%
50.01% - 60.00%	4,710	15.29%	177,249,095.18	14.96%
60.01% - 70.00%	4,277	13.89%	193,149,620.07	16.30%
70.01% - 80.00%	4,626	15.02%	230,285,939.33	19.44%
80.01% - 90.00%	2,287	7.43%	102,028,878.97	8.61%
90.01% - 100.00%	1,379	4.48%	80,865,311.50	6.83%
100.00% +	1,117	3.63%	91,248,533.32	7.70%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	12,560	40.78%	587,309,073.61	49.57%
Thessaloniki	4,179	13.57%	151,447,856.58	12.78%
Macedonia	3,445	11.19%	90,438,094.64	7.63%
Peloponnese	2,351	7.63%	74,797,404.58	6.31%
Thessaly	2,179	7.07%	67,216,498.47	5.67%
Stereia Ellada	1,758	5.71%	52,210,301.63	4.41%
Creta Island	1,291	4.19%	49,485,116.46	4.18%
Ionian Islands	478	1.55%	17,879,779.33	1.51%
Thrace	800	2.60%	25,261,789.31	2.13%
Epirus	943	3.06%	27,313,680.37	2.31%
Aegean Islands	816	2.65%	41,459,760.58	3.50%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	490	1.59%	40,975,437.87	3.46%
12 - 24	1,112	3.61%	82,025,554.08	6.92%
24 - 36	1,498	4.86%	103,257,882.39	8.72%
36 - 60	2,067	6.71%	129,286,312.00	10.91%
60 - 96	1,103	3.58%	51,556,324.53	4.35%
over 96	24,530	79.64%	777,717,844.69	65.64%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	3	0.01%	92,313.89	0.01%
5 - 10 years	272	0.88%	6,826,007.62	0.58%
10 - 15 years	1,946	6.32%	45,032,661.10	3.80%
15 - 20 years	4,865	15.80%	122,097,082.19	10.31%
20 - 25 years	6,581	21.37%	224,463,666.02	18.94%
25 - 30 years	11,775	38.23%	461,281,465.86	38.93%
30 - 35 years	2,667	8.66%	152,478,329.61	12.87%
35 years +	2,691	8.74%	172,547,829.26	14.56%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	23,427	76.06%	840,571,729.59	70.95%
Houses	7,373	23.94%	344,247,625.97	29.05%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	6,386	20.73%	247,608,009.70	20.90%
Purchase	17,362	56.37%	738,766,463.20	62.35%
Repair	5,091	16.53%	149,233,009.17	12.60%
Construction (re-mortgage)	53	0.17%	2,804,343.12	0.24%
Purchase (re-mortgage)	355	1.15%	16,447,770.23	1.39%
Repair (re-mortgage)	150	0.49%	6,321,420.56	0.53%
Equity Release	1,403	4.56%	23,638,339.57	2.00%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	30,763	99.88%	1,180,674,930.36	99.65%
Balloon	37	0.12%	4,144,425.20	0.35%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	24,300	78.90%	763,141,876.17	64.41%
Fixed Converting to Floating	6,455	20.96%	420,551,396.03	35.49%
Fixed to Maturity	45	0.15%	1,126,083.36	0.10%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	401	1.65%	16,168,869.92	2.12%
Euribor 1 Month	62	0.26%	2,321,643.10	0.30%
Euribor 3 Months	338	1.39%	13,084,916.47	1.71%
Eurobank OEK's Rate	41	0.17%	578,988.31	0.08%
Originator Rate	7,212	29.68%	118,205,923.21	15.49%
Saron 1M ISDA (CHF)	70	0.29%	5,484,777.35	0.72%
Saron 3M ISDA (CHF)	22	0.09%	1,550,738.54	0.20%
ESTR 1M ISDA (EUR)	12	0.05%	100,945.98	0.01%
Cap ECB Tracker	9,444	38.86%	294,742,514.69	38.62%
Cap Euribor 3 Months	4,133	17.01%	151,862,309.83	19.90%
Cap Euribor 1 Month	841	3.46%	31,993,028.39	4.19%
Cap Saron ISDA (CHF) 1M	1,496	6.16%	108,154,388.44	14.17%
Cap Saron ISDA (CHF) 3M	207	0.85%	18,642,256.65	2.44%
Other	21	0.09%	250,575.30	0.03%
Grand Total	24,300	100.00%	763,141,876.17	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%	689,693.16	0.16%
Euribor 1 Month	16	0.25%	559,510.47	0.13%
Euribor 3 Months	6,415	99.38%	419,252,434.44	99.69%
Originator Rate	2	0.03%	49,757.96	0.01%
Grand Total	6,455	100.00%	420,551,396.03	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	27	0.42%	1,881,027.34	0.45%
1 Jan 2026 - 31 Dec 2030	1,757	27.22%	113,236,982.63	26.93%
1 Jan 2031 - 31 Dec 2035	1,517	23.50%	95,644,565.77	22.74%
1 Jan 2036 - 31 Dec 2040	1,134	17.57%	67,189,616.79	15.98%
1 Jan 2041 +	2,020	31.29%	142,599,203.50	33.91%
Grand Total	6,455	100.00%	420,551,396.03	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,800	100.00%	1,184,819,355.56	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	30,800	100.00%	1,184,819,355.56	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	26,050	84.58%	1,083,330,134.70	91.43%
Y	4,750	15.42%	101,489,220.86	8.57%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	29,709	96.46%	1,122,247,393.60	94.72%
Y	1,091	3.54%	62,571,961.96	5.28%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	30,800	100.00%	1,184,819,355.56	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,951	94.00%	1,142,651,085.39	96.44%
Y	1,849	6.00%	42,168,270.17	3.56%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	29,334	95.24%	1,120,026,536.94	94.53%
Second home/Holiday houses	1,305	4.24%	56,931,927.14	4.81%
Buy-to-let/Non-Owner occupied	76	0.25%	4,460,857.75	0.38%
Other	85	0.28%	3,400,033.73	0.29%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	7,394	24.01%	325,055,247.35	27.44%
Other Private Employees	5,345	17.35%	255,272,557.16	21.55%
Civil Servant	4,166	13.53%	139,785,201.18	11.80%
Pensioner	5,360	17.40%	117,747,838.28	9.94%
Other Self Employed	1,617	5.25%	92,625,647.54	7.82%
Civil Servant - Policeman	1,157	3.76%	51,828,491.68	4.37%
Teacher	1,149	3.73%	33,634,170.70	2.84%
Military Personnel	760	2.47%	31,208,501.71	2.63%
Unemployed	981	3.19%	29,309,204.44	2.47%
Salesman	683	2.22%	25,667,966.35	2.17%
Civil Servant - Primary School Teachers	908	2.95%	21,196,829.60	1.79%
Lawyers - Jurists	268	0.87%	18,334,443.59	1.55%
Accountant	326	1.06%	15,803,975.40	1.33%
Independent Means	256	0.83%	13,941,183.63	1.18%
Housewife	430	1.40%	13,408,096.96	1.13%
Grand Total	30,800	100.00%	1,184,819,355.56	100.00%