

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 127

Reporting Date: 20/1/2026

Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2025	31/12/2025

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

I Programme Details as of 20/1/2026

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Aa3	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Jul-29	20-Jul-30
4	16-May-16	XS1410482951	Aa3	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6	11-Jul-18	XS1855456106	Aa3	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Apr-30	20-Apr-31
7	4-Feb-21	XS2297243987	Aa3	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Nov-29	20-Nov-30

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-25	20-Jan-26	92	Act/360	2.0000%	3,168,888.89	3,168,888.89
4	20-Nov-25	20-Feb-26	61	Act/360	2.0000%	2,101,111.11	
6	20-Oct-25	20-Jan-26	92	Act/360	2.0000%	3,066,666.67	3,066,666.67
7	20-Nov-25	20-Feb-26	61	Act/360	2.0000%	2,033,333.33	

Fixed rate liabilities 0.00%
WAL of liabilities 3.26

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/12/2025			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	452,622,112.13	2,180,093,639.61	2,666,052,531.74	459,808,907.30	2,226,566,016.64	2,697,406,481.55
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	451,966,305.63	2,176,081,812.64	2,661,336,596.44	459,808,907.30	2,220,892,205.55	2,689,419,041.48
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	431,325,482.97	2,161,169,304.20	2,624,263,015.78	438,079,073.53	2,205,381,006.53	2,651,722,543.42
A.4	Aggregate Original Principal O/S balance	621,736,481.13	3,521,262,893.94	4,142,999,375.07	627,981,810.69	3,576,585,027.18	4,176,685,813.62
A.5	Average Current Principal O/S balance	98,182.67	43,656.88	48,876.24	98,713.81	43,845.58	49,019.69
A.6	Average Original Principal O/S balance	134,866.92	70,514.11	75,952.84	134,817.91	70,430.17	75,902.48
A.7	Maximum Current Principal O/S balance	942,305.04	3,912,407.94	3,912,407.94	945,194.82	3,937,581.27	3,925,009.38
A.8	Maximum Original Principal O/S balance	1,361,446.56	4,000,000.00	4,000,000.00	1,365,404.68	4,000,000.00	4,000,000.00
A.9	Total Number of Loans	4,610	49,937	54,547	4,658	50,782	55,027
A.10	Weighted Average Seasoning (years)	10.37	9.81	9.92	10.23	9.67	9.84
A.11	Weighted Average Remaining Maturity (years)	18.81	18.43	18.50	18.94	18.54	18.56
A.12	Weighted Average Current Indexed LTV percent (%)	63.48	41.41	45.43	64.02	41.65	45.54
A.13	Weighted Average Current Unindexed LTV percent (%)	70.09	47.16	51.34	70.67	47.44	51.44
A.14	Weighted Average Original LTV percent (%)	79.97	66.17	68.69	80.09	66.15	68.63
A.15	Weighted Average Interest Rate - Total (%)	1.08	3.46	3.03	1.04	3.40	3.00
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.23	3.45	2.40	1.23	3.44	2.38
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.85	95.84	95.66	94.39	95.18	95.39
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.83	3.16	3.28	3.98	3.41	3.22
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.18	0.82	0.88	1.63	1.15	1.09
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.14	0.18	0.18	0.00	0.25	0.30
A.21	FX Rate	0.9314	-	-	0.9287	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 31/12/2025			
		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	7,061	2,165,935.52	66,552	10,861,035.23	73,613	13,186,497.46
B.2	Partial Prepayments	5	94,795.50	254	2,014,578.79	259	2,116,356.22
B.3	Whole Prepayments	13	740,085.12	134	5,797,526.90	147	6,592,121.19
B.4	Total Principal Receipts (B1+B2+B3)	-	3,000,816.14	-	18,673,140.92	-	21,894,974.87

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 31/12/2025			
		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	5,833	413,851.81	66,432	6,694,970.26	72,265	7,139,303.32
C.2	Interest From Overdues	2,807	2,257.83	20,297	18,149.27	23,104	20,573.39
C.3	Total Interest Receipts (C1+C2)	-	416,109.64	-	6,713,119.53	-	7,159,876.71
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status			As of 31/12/2025			
		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	4,452	429,297,479.15	47,276	2,089,330,183.61	51,728	2,550,246,523.69
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	153	22,668,826.48	2,587	86,751,629.03	2,740	111,090,072.75
A.3	Totals (A1+ A2)	4,605	451,966,305.63	49,863	2,176,081,812.64	54,468	2,661,336,596.44
A.4	In Arrears Loans 90 Days To 360 Days	5	655,806.50	74	4,011,826.97	79	4,715,935.30
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	5	655,806.50	74	4,011,826.97	79	4,715,935.30

-B-	Breakdown of In Arrears Loans Number Of Days Past Due			As of 31/12/2025			
		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	120	17,334,415.69	2,250	68,962,570.67	2,370	87,573,710.56
B.2	60 Days < Installment <= 89 Days	33	5,334,410.79	337	17,789,058.36	370	23,516,362.19
B.3	Total (B1+B2=A4)	153	22,668,826.48	2,587	86,751,629.03	2,740	111,090,072.75
B.4	90 Days < Installment <= 119 Days	5	655,806.50	72	4,006,793.45	77	4,710,901.78
B.5	120 Days < Installment <= 360 Days	0	0.00	2	5,033.52	2	5,033.52
B.6	Total (B4+B5=A4)	5	655,806.50	74	4,011,826.97	79	4,715,935.30

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period			As of 31/12/2025			
		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	0.00	1,299,622.79	0.00	8,871,960.13	0.00	10,267,303.47
A.2	Number of Loans	0	18	0	312	0	330

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,624,263,015.78
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets <i>(other than any Liquid Assets standing to the credit of the Liquidity Buffer Reserve Ledger)</i> , the Marketable Assets and the MTM value of any Hedging Agreements included in the Cover Pool	0.00
LB.	Liquidity Buffer Reserve Ledger	23,812,291.93
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value <i>(A+B+LB)</i>	2,648,075,307.71
Bonds Principal * Req.Coverage.Perc. <i>(C * Req.Coverage Perc.)</i>	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,914,139,424.92
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	23,812,291.93
Net Present Value of Covered Bond Liabilities	2,415,819,140.90
Lump Sum Amount <i>(C * 1%)</i>	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,788,341,133.30
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	23,812,291.93
Net Present Value of Covered Bond Liabilities	2,276,670,206.07
Lump Sum Amount <i>(C * 1%)</i>	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,125,216,448.27
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	23,812,291.93
Net Present Value of Covered Bond Liabilities	2,483,111,209.12
Lump Sum Amount <i>(C * 1%)</i>	24,400,000.00

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	72,607,379.38
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	48,800,000.00
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	23,792,033.00
Credit interest	20,258.92
Opening Balance	23,812,291.92
Required Liquidity Buffer Reserve Ledger Amount	24,603,333.33
Amount credited to the account (payment to BoNY)	791,041.41
Available o/s Reserve Amount	24,603,333.33

Additional info

as of 31/12/2025

Inderest due on 90+pdp loans (in EURO)	36,894.98
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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

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,610	8.45%	485,958,892.13	18.23%
EUR	49,937	91.55%	2,180,093,639.61	81.77%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of OS Principal
0 - 37.500	14,990	27.48%	368,200,456.52	8.89%
37.501 - 75.000	19,680	36.08%	1,089,695,763.48	26.30%
75.001 - 100.000	8,138	14.92%	718,272,362.04	17.34%
100.001 - 150.000	7,090	13.00%	874,339,234.88	21.10%
150.001 - 250.000	3,492	6.40%	660,441,831.65	15.94%
250.001 - 500.000	1,027	1.88%	331,997,620.72	8.01%
500.001 +	130	0.24%	100,052,105.78	2.41%
Grand Total	54,547	100.00%	4,142,999,375.07	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,890	54.80%	540,077,520.52	20.26%
37.501 - 75.000	14,483	26.55%	769,682,100.77	28.87%
75.001 - 100.000	4,142	7.59%	357,437,193.48	13.41%
100.001 - 150.000	3,634	6.66%	438,289,540.96	16.44%
150.001 - 250.000	1,768	3.24%	331,763,757.70	12.44%
250.001 - 500.000	566	1.04%	180,175,485.36	6.76%
500.001 +	64	0.12%	48,626,932.94	1.82%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,123	13.06%	135,241,714.75	5.07%
2005	3,384	6.20%	127,273,564.68	4.77%
2006	5,224	9.58%	190,681,237.30	7.15%
2007	4,269	7.83%	176,469,534.98	6.62%
2008	2,267	4.16%	98,602,952.40	3.70%
2009	1,407	2.58%	60,723,995.35	2.28%
2010	1,857	3.40%	81,024,355.35	3.04%
2011	1,827	3.35%	65,057,506.68	2.44%
2012	1,441	2.64%	44,359,685.45	1.66%
2013	1,064	1.95%	32,142,445.01	1.21%
2014	424	0.78%	12,982,242.56	0.49%
2015	397	0.73%	15,700,083.55	0.59%
2016	423	0.78%	17,373,064.11	0.65%
2017	565	1.04%	23,960,863.98	0.90%
2018	726	1.33%	32,594,248.53	1.22%
2019	2,093	3.84%	134,185,099.95	5.03%
2020	7,347	13.47%	518,205,067.41	19.44%
2021	6,593	12.09%	452,389,444.62	16.97%
2022	3,008	5.51%	202,077,778.23	7.58%
2023	1,543	2.83%	104,773,079.67	3.93%
2024	848	1.55%	71,936,744.08	2.70%
2025	717	1.31%	68,297,823.11	2.56%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	9,781	17.93%	115,121,151.40	4.32%
2031 - 2035	10,108	18.53%	304,350,701.58	11.42%
2036 - 2040	10,541	19.32%	503,256,367.78	18.88%
2041 - 2045	8,503	15.59%	513,683,093.89	19.27%
2046 +	15,614	28.62%	1,229,641,217.09	46.12%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,492	10.07%	39,586,275.07	1.48%
40.01 - 60 months	3,828	7.02%	68,437,671.00	2.57%
60.01 - 90 months	5,636	10.33%	135,981,511.10	5.10%
90.01 - 120 months	4,628	8.48%	165,169,799.52	6.20%
120.01 - 150 months	6,136	11.25%	263,015,213.59	9.87%
150.01 - 180 months	4,310	7.90%	229,081,522.45	8.59%
over 180 months	24,517	44.95%	1,764,780,539.01	66.19%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,075	1.97%	140,136,288.20	5.26%
1.01% - 2.00%	3,932	7.21%	382,883,214.10	14.36%
2.01% - 3.00%	10,592	19.42%	658,899,001.07	24.71%
3.01% - 4.00%	18,726	34.33%	844,977,959.89	31.69%
4.01% - 5.00%	13,640	25.01%	457,274,856.31	17.15%
5.01% - 6.00%	3,804	6.97%	121,625,417.00	4.56%
6.01% - 7.00%	1,855	3.40%	47,218,199.79	1.77%
7.01% +	923	1.69%	13,037,595.38	0.49%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,311	37.24%	426,310,914.52	15.99%
20.01% - 30.00%	8,857	16.24%	394,411,780.69	14.79%
30.01% - 40.00%	7,825	14.35%	431,667,642.42	16.19%
40.01% - 50.00%	6,170	11.31%	399,606,212.72	14.99%
50.01% - 60.00%	4,506	8.26%	330,085,127.31	12.38%
60.01% - 70.00%	3,038	5.57%	254,965,416.41	9.56%
70.01% - 80.00%	1,873	3.43%	191,795,094.29	7.19%
80.01% - 90.00%	1,014	1.86%	111,018,397.65	4.16%
90.01% - 100.00%	462	0.85%	57,503,543.62	2.16%
100.00% +	491	0.90%	68,688,402.11	2.58%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,802	30.80%	307,075,651.87	11.52%
20.01% - 30.00%	8,428	15.45%	319,063,052.02	11.97%
30.01% - 40.00%	7,323	13.43%	366,355,307.86	13.74%
40.01% - 50.00%	6,410	11.75%	370,885,206.71	13.91%
50.01% - 60.00%	5,431	9.96%	369,684,743.41	13.87%
60.01% - 70.00%	4,708	8.63%	355,914,358.33	13.35%
70.01% - 80.00%	2,781	5.10%	253,559,513.00	9.51%
80.01% - 90.00%	1,281	2.35%	141,919,676.72	5.32%
90.01% - 100.00%	590	1.08%	72,851,066.71	2.73%
100.00% +	793	1.45%	108,743,955.11	4.08%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,621	6.64%	70,891,347.88	2.66%
20.01% - 30.00%	5,024	9.21%	140,998,265.81	5.29%
30.01% - 40.00%	6,710	12.30%	231,212,226.45	8.67%
40.01% - 50.00%	7,869	14.43%	315,603,870.99	11.84%
50.01% - 60.00%	7,881	14.45%	371,949,064.57	13.95%
60.01% - 70.00%	7,322	13.42%	393,847,791.53	14.77%
70.01% - 80.00%	7,954	14.58%	487,203,608.78	18.27%
80.01% - 90.00%	3,768	6.91%	266,685,130.63	10.00%
90.01% - 100.00%	2,295	4.21%	176,853,810.81	6.63%
100.00% +	2,103	3.86%	210,807,414.31	7.91%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,155	44.28%	1,408,525,202.00	52.83%
Thessaloniki	7,605	13.94%	350,859,268.44	13.16%
Macedonia	5,530	10.14%	190,670,933.68	7.15%
Peloponnese	3,827	7.02%	157,363,380.29	5.90%
Thessaly	3,593	6.59%	130,432,367.34	4.89%
Sterea Ellada	2,776	5.09%	110,141,445.25	4.13%
Creta Island	2,008	3.68%	93,184,094.97	3.50%
Ionian Islands	849	1.56%	39,866,138.72	1.50%
Thrace	1,312	2.41%	49,490,596.78	1.86%
Epirus	1,357	2.49%	47,585,486.53	1.78%
Aegean Islands	1,535	2.81%	87,933,617.73	3.30%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	705	1.29%	67,416,369.02	2.53%
12 - 24	849	1.56%	72,072,244.02	2.70%
24 - 36	1,472	2.70%	100,450,501.78	3.77%
36 - 60	8,137	14.92%	558,207,159.21	20.94%
60 - 96	11,657	21.37%	783,998,893.20	29.41%
over 96	31,727	58.16%	1,083,907,364.50	40.66%
Grand Total	54,547	100.00%	2,666,052,531.74	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	19	0.03%	192,286.67	0.01%
5 - 10 years	1,071	1.96%	22,003,392.86	0.83%
10 - 15 years	3,501	6.42%	106,212,315.15	3.98%
15 - 20 years	7,463	13.68%	278,271,551.54	10.44%
20 - 25 years	11,236	20.60%	471,243,157.11	17.68%
25 - 30 years	16,943	31.06%	823,363,136.55	30.88%
30 - 35 years	8,775	16.09%	663,734,363.73	24.90%
35 years +	5,539	10.15%	301,032,328.14	11.29%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,041	75.24%	1,882,664,623.08	70.62%
Houses	13,506	24.76%	783,387,908.66	29.38%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,831	18.02%	480,333,828.56	18.02%
Purchase	27,743	50.86%	1,538,525,568.32	57.71%
Repair	11,086	20.32%	450,544,256.06	16.90%
Construction (re-mortgage)	138	0.25%	10,523,569.70	0.39%
Purchase (re-mortgage)	707	1.30%	42,827,354.50	1.61%
Repair (re-mortgage)	413	0.76%	22,902,421.90	0.86%
Equity Release	4,629	8.49%	120,395,532.70	4.52%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,520	99.95%	2,663,402,914.61	99.90%
Balloon	27	0.05%	2,649,617.13	0.10%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	44,636	81.83%	2,045,186,764.45	76.71%
Fixed Converting to Floating	9,792	17.95%	617,736,820.84	23.17%
Fixed to Maturity	119	0.22%	3,128,946.45	0.12%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

Fixed rate assets **23.29%**
WAL of assets **7.95**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,716	26.25%	368,639,005.98	18.02%
Euribor 1 Month	4,642	10.40%	252,366,070.45	12.34%
Euribor 3 Months	17,404	38.99%	835,982,309.94	40.88%
Eurobank OEK's Rate	94	0.21%	1,368,135.61	0.07%
Originator Rate	6,109	13.69%	100,891,838.62	4.93%
Saron 1M ISDA (CHF)	2,954	6.62%	292,450,272.85	14.30%
Saron 3M ISDA (CHF)	1,629	3.65%	192,139,120.31	9.39%
ESTR 1M ISDA (EUR)	57	0.13%	917,022.30	0.04%
Other	31	0.07%	432,988.39	0.02%
Grand Total	44,636	100.00%	2,045,186,764.45	100.00%

INDEX TYPE (FIXED CONVERTING TO				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	34	0.35%	1,079,932.55	0.17%
Euribor 1 Month	84	0.86%	5,178,861.58	0.84%
Euribor 3 Months	9,674	98.79%	611,478,026.71	98.99%
Grand Total	9,792	100.00%	617,736,820.84	100.00%

FIXED CONVERTING TO FLOATING -				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2026 - 31 Dec 2030	2,868	29.29%	168,466,036.88	27.27%
1 Jan 2031 - 31 Dec 2035	2,553	26.07%	158,060,071.73	25.59%
1 Jan 2036 - 31 Dec 2040	1,575	16.08%	91,815,622.29	14.86%
1 Jan 2041 +	2,796	28.55%	199,395,089.94	32.28%
Grand Total	9,792	100.00%	617,736,820.84	100.00%

SUBSIDISED VS. NON-SUBSIDISED				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,547	100.00%	2,666,052,531.74	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	54,547	100.00%	2,666,052,531.74	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	46,207	84.71%	2,381,363,612.78	89.32%
Y	8,340	15.29%	284,688,918.96	10.68%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,388	97.88%	2,600,671,446.09	97.55%
Y	1,159	2.12%	65,381,085.65	2.45%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,498	96.24%	2,528,972,319.23	94.86%
S	2,049	3.76%	137,080,212.51	5.14%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,023	89.87%	2,496,115,085.07	93.63%
Y	5,524	10.13%	169,937,446.67	6.37%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	51,894	95.14%	2,541,925,680.92	95.34%
Second home/Holiday houses	2,473	4.53%	116,316,902.16	4.36%
Buy-to-let/Non-Owner occupied	81	0.15%	3,168,178.10	0.12%
Other	99	0.18%	4,641,770.57	0.17%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,299	24.38%	736,985,487.21	27.64%
Other Private Employees	9,793	17.95%	523,641,297.90	19.64%
Pensioner	9,967	18.27%	335,535,458.52	12.59%
Civil Servant	5,582	10.23%	234,329,300.47	8.79%
Other Self employed	3,150	5.77%	212,915,404.99	7.99%
Unemployed	2,988	5.48%	130,674,177.59	4.90%
Bank employee	1,641	3.01%	111,378,723.74	4.18%
Civil Servant - Policeman	1,642	3.01%	76,996,059.39	2.89%
Salesman	1,152	2.11%	54,181,501.97	2.03%
Military Personnel	1,189	2.18%	53,984,553.15	2.02%
Teacher	1,342	2.46%	50,452,870.06	1.89%
Housewife	911	1.67%	40,210,103.86	1.51%
Lawyers - Juurists	507	0.93%	38,482,082.48	1.44%
Independent means	490	0.90%	34,917,253.30	1.31%
Civil Servant - Primary School Teachers	894	1.64%	31,368,257.10	1.18%
Grand Total	54,547	100.00%	2,666,052,531.74	100.00%