

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: **128**

Reporting Date: **20/2/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/1/2026	31/1/2026

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

I Programme Details as of 20/2/2026

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-Jan-26	20-Apr-26	31	Act/360	2.0000%	1,067,777.78	
4	20-Nov-25	20-Feb-26	92	Act/360	2.0000%	3,168,888.89	3,168,888.89
6	20-Jan-26	20-Apr-26	31	Act/360	2.0000%	1,033,333.33	
7	20-Nov-25	20-Feb-26	92	Act/360	2.0000%	3,066,666.67	3,066,666.67

Fixed rate liabilities **0.00%**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2026			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	495,190,217.84	2,298,752,669.05	2,839,530,454.18	452,622,112.13	2,180,093,639.61	2,666,052,531.74
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	493,308,680.79	2,294,252,683.61	2,832,975,716.03	451,966,305.63	2,176,081,812.64	2,661,336,596.44
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	461,182,795.09	2,277,602,535.43	2,781,242,150.03	431,325,482.97	2,161,169,304.20	2,624,263,015.78
A.4	Aggregate Original Principal O/S balance	678,924,543.26	3,662,476,699.89	4,341,401,243.15	621,736,481.13	3,521,262,893.94	4,142,999,375.07
A.5	Average Current Principal O/S balance	101,018.00	44,297.08	49,995.25	98,182.67	43,656.88	48,876.24
A.6	Average Original Principal O/S balance	138,499.50	70,576.11	76,438.50	134,866.92	70,514.11	75,952.84
A.7	Maximum Current Principal O/S balance	940,859.05	3,899,776.89	3,899,776.89	942,305.04	3,912,407.94	3,912,407.94
A.8	Maximum Original Principal O/S balance	1,384,789.05	5,000,000.00	5,000,000.00	1,361,446.56	4,000,000.00	4,000,000.00
A.9	Total Number of Loans	4,902	51,894	56,796	4,610	49,937	54,547
A.10	Weighted Average Seasoning (years)	9.96	9.56	9.63	10.37	9.81	9.92
A.11	Weighted Average Remaining Maturity (years)	19.13	18.52	18.64	18.81	18.43	18.50
A.12	Weighted Average Current Indexed LTV percent (%)	67.49	41.67	46.58	63.48	41.41	45.43
A.13	Weighted Average Current Unindexed LTV percent (%)	74.11	47.31	52.42	70.09	47.16	51.34
A.14	Weighted Average Original LTV percent (%)	83.05	67.40	70.38	79.97	66.17	68.69
A.15	Weighted Average Interest Rate - Total (%)	1.11	3.51	3.06	1.08	3.46	3.03
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.23	3.43	2.39	1.23	3.45	2.40
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.59	96.73	96.32	94.85	95.84	95.66
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.89	2.34	2.63	3.83	3.16	3.28
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.14	0.74	0.81	1.18	0.82	0.88
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.38	0.20	0.23	0.14	0.18	0.18
A.21	FX Rate	0.9157	-	-	0.9314	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2026					
		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	6,816	2,064,859.69	60,045	9,553,155.29	66,861	11,808,107.45
B.2	Partial Prepayments	3	64,116.39	281	2,620,125.98	284	2,690,144.97
B.3	Whole Prepayments	7	471,483.75	174	3,917,213.16	181	4,432,102.04
B.4	Total Principal Receipts (B1+B2+B3)	-	2,600,459.83	-	16,090,494.43	-	18,930,354.46

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2026					
		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	5,737	394,583.18	60,121	6,073,091.34	65,858	6,504,000.13
C.2	Interest From Overdues	2,884	2,017.26	20,438	15,669.62	23,322	17,872.59
C.3	Total Interest Receipts (C1+C2)	-	396,600.44	-	6,088,760.96	-	6,521,872.72
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2026					
		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	4,726	468,398,047.58	50,594	2,223,582,514.21	55,320	2,735,101,622.63
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	169	24,910,633.21	1,235	70,670,169.40	1,404	97,874,093.40
A.3	Totals (A1+ A2)	4,895	493,308,680.79	51,829	2,294,252,683.61	56,724	2,832,975,716.03
A.4	In Arrears Loans 90 Days To 360 Days	7	1,881,537.05	65	4,499,985.44	72	6,554,738.14
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	7	1,881,537.05	65	4,499,985.44	72	6,554,738.14

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2026					
		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	134	19,267,255.46	958	53,738,113.02	1,092	74,779,125.86
B.2	60 Days < Installment <= 89 Days	35	5,643,377.75	277	16,932,056.38	312	23,094,967.54
B.3	Total (B1+B2=A4)	169	24,910,633.21	1,235	70,670,169.40	1,404	97,874,093.40
B.4	90 Days < Installment <= 119 Days	7	1,881,537.05	65	4,499,985.44	72	6,554,738.14
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	7	1,881,537.05	65	4,499,985.44	72	6,554,738.14

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2026					
		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	46,508,291.04	1,330,192.62	141,115,749.09	6,983,364.01	191,905,626.82	8,436,015.12
A.2	Number of Loans	318	17	2,446	309	2,764	326



Statutory Tests

as of 31/1/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,781,242,150.03
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	24,622,294.42
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)	2,805,864,444.45
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	3,097,131,461.46
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	24,622,294.42
Net Present Value of Covered Bond Liabilities	2,418,946,549.05
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,945,536,787.02
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	24,622,294.42
Net Present Value of Covered Bond Liabilities	2,282,866,998.28
Lump Sum Amount (C * 1%)	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,350,996,967.27
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	24,622,294.42
Net Present Value of Covered Bond Liabilities	2,481,360,622.80
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	76,725,699.47
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 Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger ²

as of calculation date

Balance at closing (previous period)	24,603,333.33
Credit interest	18961.08
Opening Balance	24,622,294.41
Required Liquidity Buffer Reserve Ledger Amount	24,535,555.56
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	24,622,294.41

Additional info

as of 31/1/2026

Interest due on 90+pdp loans (in EURO)	48,146.83
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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

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,902	8.63%	540,777,785.13	19.04%
EUR	51,894	91.37%	2,298,752,669.05	80.96%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of OS Principal
0 - 37.500	15,744	27.72%	385,964,772.60	8.89%
37.501 - 75.000	20,387	35.90%	1,127,278,938.91	25.97%
75.001 - 100.000	8,390	14.77%	740,496,857.81	17.06%
100.001 - 150.000	7,283	12.82%	898,526,420.03	20.70%
150.001 - 250.000	3,712	6.54%	702,564,921.58	16.18%
250.001 - 500.000	1,128	1.99%	365,368,190.30	8.42%
500.001 +	152	0.27%	121,201,141.92	2.79%
Grand Total	56,796	100.00%	4,341,401,243.15	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,822	54.27%	560,289,135.20	19.73%
37.501 - 75.000	15,119	26.62%	803,127,988.30	28.28%
75.001 - 100.000	4,349	7.66%	375,708,202.87	13.23%
100.001 - 150.000	3,823	6.73%	462,148,645.38	16.28%
150.001 - 250.000	1,943	3.42%	365,472,852.40	12.87%
250.001 - 500.000	660	1.16%	210,867,244.53	7.43%
500.001 +	80	0.14%	61,916,385.49	2.18%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,048	12.41%	134,186,251.96	4.73%
2005	3,380	5.95%	127,555,195.20	4.49%
2006	5,174	9.11%	191,430,062.61	6.74%
2007	4,301	7.57%	178,408,623.47	6.28%
2008	2,291	4.03%	100,243,556.05	3.53%
2009	1,441	2.54%	61,582,902.66	2.17%
2010	1,892	3.33%	81,688,288.10	2.88%
2011	1,896	3.34%	66,794,971.24	2.35%
2012	1,569	2.76%	46,199,107.38	1.63%
2013	1,167	2.05%	33,629,658.95	1.18%
2014	474	0.83%	14,204,152.87	0.50%
2015	427	0.75%	16,829,370.82	0.59%
2016	428	0.75%	17,863,798.41	0.63%
2017	577	1.02%	24,573,118.76	0.87%
2018	750	1.32%	33,852,762.83	1.19%
2019	2,156	3.80%	139,644,500.84	4.92%
2020	7,667	13.50%	551,235,029.22	19.41%
2021	6,927	12.20%	480,953,658.23	16.94%
2022	3,196	5.63%	216,627,016.28	7.63%
2023	1,732	3.05%	121,646,398.23	4.28%
2024	1,053	1.85%	87,156,215.35	3.07%
2025	1,250	2.20%	113,225,814.71	3.99%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	9,656	17.00%	114,599,381.07	4.04%
2031 - 2035	10,423	18.35%	312,900,862.52	11.02%
2036 - 2040	10,992	19.35%	524,686,169.87	18.48%
2041 - 2045	9,090	16.00%	551,597,638.17	19.43%
2046 +	16,635	29.29%	1,335,746,402.54	47.04%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,411	9.53%	40,161,175.29	1.41%
40.01 - 60 months	4,405	7.76%	78,475,841.39	2.76%
60.01 - 90 months	5,263	9.27%	130,841,666.04	4.61%
90.01 - 120 months	4,925	8.67%	175,760,606.95	6.19%
120.01 - 150 months	6,221	10.95%	269,156,955.35	9.48%
150.01 - 180 months	4,616	8.13%	246,401,728.80	8.68%
over 180 months	25,955	45.70%	1,898,732,480.36	66.87%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,097	1.93%	147,352,288.19	5.19%
1.01% - 2.00%	4,188	7.37%	429,137,630.66	15.11%
2.01% - 3.00%	10,408	18.33%	651,828,591.45	22.96%
3.01% - 4.00%	19,327	34.03%	898,140,528.70	31.63%
4.01% - 5.00%	14,480	25.49%	512,439,365.66	18.05%
5.01% - 6.00%	4,164	7.33%	131,429,801.91	4.63%
6.01% - 7.00%	1,842	3.24%	46,280,252.67	1.63%
7.01% +	1,290	2.27%	22,921,994.95	0.81%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,829	36.67%	447,747,604.16	15.77%
20.01% - 30.00%	9,219	16.23%	410,362,989.20	14.45%
30.01% - 40.00%	8,095	14.25%	450,694,803.88	15.87%
40.01% - 50.00%	6,414	11.29%	416,391,065.73	14.66%
50.01% - 60.00%	4,652	8.19%	341,626,567.50	12.03%
60.01% - 70.00%	3,192	5.62%	269,786,474.46	9.50%
70.01% - 80.00%	2,102	3.70%	212,100,266.57	7.47%
80.01% - 90.00%	1,126	1.98%	121,093,853.32	4.26%
90.01% - 100.00%	509	0.90%	64,831,889.84	2.28%
100.00% +	658	1.16%	104,894,939.50	3.69%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,209	30.30%	324,408,022.51	11.42%
20.01% - 30.00%	8,744	15.40%	333,782,672.85	11.75%
30.01% - 40.00%	7,621	13.42%	385,115,834.98	13.56%
40.01% - 50.00%	6,672	11.75%	386,993,789.04	13.63%
50.01% - 60.00%	5,623	9.90%	383,401,601.08	13.50%
60.01% - 70.00%	4,840	8.52%	368,043,015.35	12.96%
70.01% - 80.00%	3,016	5.31%	274,086,977.22	9.65%
80.01% - 90.00%	1,415	2.49%	153,078,163.55	5.39%
90.01% - 100.00%	679	1.20%	83,394,861.69	2.94%
100.00% +	977	1.72%	147,225,515.91	5.18%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,781	6.66%	76,218,791.26	2.68%
20.01% - 30.00%	5,209	9.17%	148,210,503.90	5.22%
30.01% - 40.00%	6,985	12.30%	242,807,412.99	8.55%
40.01% - 50.00%	8,099	14.26%	327,308,801.58	11.53%
50.01% - 60.00%	8,135	14.32%	388,326,112.55	13.68%
60.01% - 70.00%	7,549	13.29%	409,132,476.89	14.41%
70.01% - 80.00%	8,218	14.47%	507,091,579.23	17.86%
80.01% - 90.00%	3,916	6.89%	277,946,315.42	9.79%
90.01% - 100.00%	2,396	4.22%	188,844,119.40	6.65%
100.00% +	2,508	4.42%	273,644,340.94	9.64%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	25,048	44.10%	1,494,971,935.04	52.65%
Thessaloniki	7,835	13.79%	370,775,955.88	13.06%
Macedonia	5,725	10.08%	199,179,297.22	7.01%
Peloponnese	4,036	7.11%	169,970,927.16	5.99%
Thessaly	3,751	6.60%	138,803,107.20	4.89%
Sterea Ellada	2,925	5.15%	119,638,148.17	4.21%
Creta Island	2,171	3.82%	102,351,710.50	3.60%
Ionian Islands	900	1.58%	42,716,587.08	1.50%
Thrace	1,358	2.39%	52,583,283.54	1.85%
Epirus	1,404	2.47%	50,967,392.76	1.79%
Aegean Islands	1,643	2.89%	97,572,109.63	3.44%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	1,077	1.90%	99,375,339.73	3.50%
12 - 24	1,165	2.05%	97,053,199.72	3.42%
24 - 36	1,435	2.53%	98,859,534.86	3.48%
36 - 60	7,594	13.37%	521,455,827.10	18.36%
60 - 96	13,330	23.47%	922,132,870.49	32.47%
over 96	32,195	56.69%	1,100,653,682.28	38.76%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	22	0.04%	226,074.67	0.01%
5 - 10 years	1,191	2.10%	26,371,496.40	0.93%
10 - 15 years	3,701	6.52%	116,523,238.46	4.10%
15 - 20 years	7,890	13.89%	303,598,431.05	10.69%
20 - 25 years	11,601	20.43%	501,730,288.19	17.67%
25 - 30 years	17,500	30.81%	876,501,449.68	30.87%
30 - 35 years	9,278	16.34%	709,741,827.95	25.00%
35 years +	5,613	9.88%	304,837,647.78	10.74%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,107	74.14%	1,967,556,222.00	69.29%
Houses	14,689	25.86%	871,974,232.18	30.71%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,166	17.90%	522,177,172.81	18.39%
Purchase	28,582	50.32%	1,628,637,980.51	57.36%
Repair	11,253	19.81%	466,186,614.13	16.42%
Construction (re-mortgage)	148	0.26%	11,549,184.77	0.41%
Purchase (re-mortgage)	734	1.29%	45,561,112.95	1.60%
Repair (re-mortgage)	418	0.74%	24,014,688.19	0.85%
Equity Release	5,495	9.67%	141,403,700.82	4.98%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,769	99.95%	2,836,866,089.42	99.91%
Balloon	27	0.05%	2,664,364.75	0.09%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,909	80.83%	2,136,188,199.14	75.23%
Fixed Converting to Floating	10,767	18.96%	700,030,889.11	24.65%
Fixed to Maturity	120	0.21%	3,311,365.93	0.12%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

Fixed rate assets 24.77%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,678	25.44%	367,923,135.77	17.22%
Euribor 1 Month	4,727	10.30%	255,535,052.72	11.96%
Euribor 3 Months	18,068	39.36%	860,587,321.81	40.29%
Eurobank OEK's Rate	94	0.20%	1,359,093.37	0.06%
Originator Rate	6,384	13.91%	110,483,453.78	5.17%
Saron 1M ISDA (CHF)	3,104	6.76%	318,614,028.45	14.92%
Saron 3M ISDA (CHF)	1,767	3.85%	220,343,675.96	10.31%
ESTR 1M ISDA (EUR)	56	0.12%	903,664.19	0.04%
Other	31	0.07%	438,773.09	0.02%
Grand Total	45,909	100.00%	2,136,188,199.14	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	35	0.33%	1,137,164.10	0.16%
Euribor 1 Month	84	0.78%	5,157,378.21	0.74%
Euribor 3 Months	10,644	98.86%	693,337,266.03	99.04%
Saron 1M ISDA (CHF)	3	0.03%	280,820.36	0.04%
Saron 3M ISDA (CHF)	1	0.01%	118,260.41	0.02%
Grand Total	10,767	100.00%	700,030,889.11	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 2026 - 31 Dec 2030	3,131	29.08%	192,173,980.38	27.45%
1 Jan 2031 - 31 Dec 2035	2,797	25.98%	177,996,375.41	25.43%
1 Jan 2036 - 31 Dec 2040	1,687	15.67%	99,104,975.04	14.16%
1 Jan 2041 +	3,152	29.27%	230,755,558.28	32.96%
Grand Total	10,767	100.00%	700,030,889.11	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,796	100.00%	2,839,530,454.18	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	56,796	100.00%	2,839,530,454.18	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	48,406	85.23%	2,549,742,499.21	89.79%
Y	8,390	14.77%	289,787,954.96	10.21%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,623	97.93%	2,772,690,889.50	97.65%
Y	1,173	2.07%	66,839,564.67	2.35%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,665	96.25%	2,695,538,532.17	94.93%
S	2,131	3.75%	143,991,922.01	5.07%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,849	89.53%	2,643,106,771.18	93.08%
Y	5,947	10.47%	196,423,682.99	6.92%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,889	94.88%	2,698,902,929.55	95.05%
Second home/Holiday houses	2,533	4.46%	121,754,994.31	4.29%
Buy-to-let/Non-Owner occupied	262	0.46%	13,541,434.73	0.48%
Other	112	0.20%	5,331,095.59	0.19%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,107	24.84%	781,177,577.39	27.51%
Other Private Employees	10,366	18.25%	565,374,849.67	19.91%
Pensioner	10,306	18.15%	351,711,719.53	12.39%
Civil Servant	5,794	10.20%	249,515,267.67	8.79%
Other Self employed	3,383	5.96%	237,385,003.05	8.36%
Unemployed	3,044	5.36%	134,178,521.56	4.73%
Bank employee	1,696	2.99%	116,111,394.31	4.09%
Civil Servant - Policeman	1,713	3.02%	81,265,615.99	2.86%
Salesman	1,238	2.18%	57,545,243.43	2.03%
Military Personnel	1,192	2.10%	56,383,630.43	1.99%
Teacher	1,364	2.40%	52,587,029.62	1.85%
Lawyers - Juurists	528	0.93%	43,031,967.57	1.52%
Housewife	938	1.65%	42,004,538.57	1.48%
Independent means	523	0.92%	38,561,093.01	1.36%
Accountant	604	1.06%	32,697,002.39	1.15%
Grand Total	56,796	100.00%	2,839,530,454.18	100.00%