EUROBANK S.A.

Covered Bond II Programme

Investor Report

Report No: **133**

Reporting Date: **20/7/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2026	**30/6/2026**

Servicer Provider: **EUROBANK**

Issuer Event of Default: **NO**

Covered Bond Event of Default: **NO**

I Programme Details

as of 20/7/2026

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity Final	Maturity 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**	**505,000,000.00 ***	**Euribor 3M + 0.50%** (Maximum 2%)	**20-Feb-27**	**20-Feb-28**
6	**11-Jul-18**	**XS1855456106**	**Aa3**	**530,000,000.00 ****	**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 Start date	Interest Period End Date	Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
3	**20-Apr-26**	**20-Jul-26**	**91**	**Act/360**	**2.0000%**	**3,134,444.44**	**3,134,444.44**
4	**20-May-26**	**20-Aug-26**	**61**	**Act/360**	**2.0000%**	**1,711,388.89**	
6	**20-Apr-26**	**20-Jul-26**	**91**	**Act/360**	**2.0000%**	**2,679,444.44**	**2,679,444.44**
7	**20-May-26**	**20-Aug-26**	**61**	**Act/360**	**2.0000%**	**2,033,333.33**	

Fixed rate liabilities ***0.00%***

WAL of liabilities ***2.75***

** downsize by 115ml effective by 2026/07/02*

*** downsize by 70 ml effective by 2026/07/09*

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/6/2026 CHF	As of 30/6/2026 EUR	As of 30/6/2026 Total € (Calculated using fixing F/X Rate)	Previous Report CHF	Previous Report EUR	Previous Report Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	305,945,421.77	2,448,692,545.48	**2,780,376,654.08**	392,279,616.39	2,333,099,713.65	**2,763,655,762.81**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	304,382,450.29	2,440,357,628.94	**2,770,347,275.83**	390,401,355.13	2,327,160,838.20	**2,755,655,355.96**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	276,453,523.28	2,422,917,359.81	**2,722,628,464.84**	359,444,399.93	2,315,118,157.19	**2,709,635,114.64**
A.4	Aggregate Original Principal O/S balance	390,856,093.28	3,817,189,135.62	**4,208,045,228.90**	511,688,273.12	3,694,131,182.90	**4,205,819,456.02**
A.5	Average Current Principal O/S balance	125,903.47	45,838.50	**49,782.93**	120,146.90	44,839.71	**49,978.40**
A.6	Average Original Principal O/S balance	160,846.13	71,456.18	**75,345.48**	156,719.23	70,997.29	**76,058.73**
A.7	Maximum Current Principal O/S balance	931,185.98	3,836,175.00	**3,836,175.00**	1,375,218.74	3,848,955.16	**3,848,955.16**
A.8	Maximum Original Principal O/S balance	1,374,730.41	4,000,000.00	**4,000,000.00**	2,073,504.61	4,000,000.00	**4,000,000.00**
A.9	Total Number of Loans	2,430	53,420	**55,850**	3,265	52,032	**55,297**
A.10	Weighted Average Seasoning (years)	8.76	8.93	**8.91**	9.02	9.40	**9.34**
A.11	Weighted Average Remaining Maturity (years)	20.75	18.30	**18.60**	20.23	18.40	**18.69**
A.12	Weighted Average Current Indexed LTV percent (%)	72.94	40.09	**44.01**	70.05	39.26	**44.06**
A.13	Weighted Average Current Unindexed LTV percent (%)	85.33	48.29	**52.71**	82.70	47.49	**52.98**
A.14	Weighted Average Original LTV percent (%)	91.94	67.76	**70.65**	89.74	68.16	**71.52**
A.15	Weighted Average Interest Rate - Total (%)	1.06	3.57	**3.27**	1.08	3.58	**3.19**
A.16	Weighted Average Interest Rate - (%) - Prefernial Rate	1.20	3.52	**2.90**	1.21	3.51	**2.68**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	93.24	95.98	**95.66**	94.69	96.45	**96.18**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.29	2.91	**3.07**	3.48	2.54	**2.69**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.96	0.77	**0.91**	1.35	0.75	**0.84**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.51	0.34	**0.36**	0.48	0.25	**0.29**
A.21	FX Rate	0.9224	-	-	0.9111	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2026					
		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	4,394	1,398,773.23	65,965	11,494,451.95	**70,359**	**13,010,901.68**
B.2	Partial Prepayments	2	29,758.00	259	3,238,839.16	**261**	**3,271,100.65**
B.3	Whole Prepayments	6	458,113.79	178	7,038,966.29	**184**	**7,535,620.44**
B.4	**Total Principal Receipts (B1+B2+B3)**	**-**	**1,886,645.02**	**-**	**21,772,257.40**	**-**	**23,817,622.77**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2026					
		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	3,632	312,921.93	65,194	7,109,349.57	**68,826**	**7,448,597.11**
C.2	Interest From Overdues	1,753	1,486.91	18,956	18,887.60	**20,709**	**20,499.60**
C.3	**Total Interest Receipts (C1+C2)**	-	**314,408.84**	-	**7,128,237.17**	**-**	**7,469,096.71**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-		-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/6/2026					
		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	2,302	285,274,925.02	50,619	2,350,312,844.79	52,921	2,659,587,481.63
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	115	19,107,525.27	2,633	90,044,784.15	2,748	110,759,794.20
A.3	**Totals (A1+ A2)**	**2,417**	**304,382,450.29**	**53,252**	**2,440,357,628.94**	**55,669**	**2,770,347,275.83**
A.4	In Arrears Loans 90 Days To 360 Days	13	1,562,971.48	168	8,334,916.54	181	10,029,378.25
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**13**	**1,562,971.48**	**168**	**8,334,916.54**	**181**	**10,029,378.25**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/6/2026					
		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	82	13,111,764.25	2,265	71,163,622.14	2,347	85,378,457.62
B.2	60 Days < Installment <= 89 Days	33	5,995,761.02	368	18,881,162.01	401	25,381,336.58
B.3	**Total (B1+B2=A4)**	**115**	**19,107,525.27**	**2,633**	**90,044,784.15**	**2,748**	**110,759,794.20**
B.4	90 Days < Installment <= 119 Days	6	838,477.68	110	5,828,706.68	116	6,737,724.11
B.5	120 Days < Installment <= 360 Days	7	724,493.80	58	2,506,209.86	65	3,291,654.14
B.6	**Total (B4+B5=A4)**	**13**	**1,562,971.48**	**168**	**8,334,916.54**	**181**	**10,029,378.25**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/6/2026					
		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	15,653,502.06	100,117,600.38	141,103,495.04	5,530,191.04	**158,073,900.57**	**114,070,521.03**
A.2	Number of Loans	79	907	1,659	81	**1,738**	**988**

III Statutory Tests

as of 30/6/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**2,722,628,464.84**
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	**24,897,048.37**
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)*	**2,747,525,513.21**
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**2,562,000,000.00**

Net Present Value Test — Pass

Net Present Value of Loans	*3,004,043,688.59*
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	*24,897,048.37*
Net Present Value of Covered Bond Liabilities	*2,423,144,333.94*
Lump Sum Amount (C * 1%)	*24,400,000.00*

Parallel shift +200bps of current interest rate curve — ***Pass***

Net Present Value of Loans	*2,814,546,445.41*
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	*24,897,048.37*
Net Present Value of Covered Bond Liabilities	*2,304,217,945.49*
*Lump Sum Amount (C * 1%)*	*24,400,000.00*

Parallel shift -200bps of current interest rate curve — ***Pass***

Net Present Value of Loans	*3,250,898,723.51*
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	*24,897,048.37*
Net Present Value of Covered Bond Liabilities	*2,494,589,123.13*
*Lump Sum Amount (C * 1%)*	*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	*79,948,370.65*
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	*45,034,444.44*
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)	24,874,444.44
Credit interest	22,603.92
Opening Balance	**24,897,048.36**
Required Liquidity Buffer Reserve Ledger Amount	**22987222.22**
Amount credited to the account (payment to BoNY)	**-1,909,826.14**
Available o/s Reserve Amount	**22,987,222.22**

Additional info *as of 30/6/2026*

Inderest due on 90+pdp loans (in EURO)	93,121.04

[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	2,430	4.35%	331,684,108.60	11.93%
EUR	53,420	95.65%	2,448,692,545.48	88.07%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

ORIGINAL LOAN AMOUNT	Num of Loans	% of loans	Principal	% of OS_Principal
0 - 37.500	15,806	28.30%	383,949,821.65	9.12%
37.501 - 75.000	20,099	35.99%	1,110,030,596.54	26.38%
75.001 - 100.000	8,255	14.78%	727,659,215.51	17.29%
100.001 - 150.000	6,949	12.44%	856,638,351.60	20.36%
150.001 - 250.000	3,520	6.30%	666,793,866.06	15.85%
250.001 - 500.000	1,067	1.91%	345,120,429.43	8.20%
500.001 +	154	0.28%	117,852,948.11	2.80%
Grand Total	**55,850**	**100.00%**	**4,208,045,228.90**	**100.00%**

OUTSTANDING LOAN AMOUNT	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,517	54.64%	551,156,060.59	19.82%
37.501 - 75.000	14,751	26.41%	782,541,332.48	28.15%
75.001 - 100.000	4,239	7.59%	365,244,177.08	13.14%
100.001 - 150.000	3,670	6.57%	442,623,014.00	15.92%
150.001 - 250.000	1,937	3.47%	364,747,065.71	13.12%
250.001 - 500.000	643	1.15%	205,637,031.68	7.40%
500.001 +	93	0.17%	68,427,972.54	2.46%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

ORIGINATION DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,505	11.65%	110,942,069.95	3.99%
2005	3,093	5.54%	107,371,281.81	3.86%
2006	4,596	8.23%	162,189,399.74	5.83%
2007	3,757	6.73%	137,280,376.02	4.94%
2008	2,036	3.65%	80,381,880.06	2.89%
2009	1,345	2.41%	52,541,772.20	1.89%
2010	1,850	3.31%	76,848,860.77	2.76%
2011	1,770	3.17%	63,531,334.58	2.28%
2012	1,525	2.73%	44,003,780.43	1.58%
2013	1,140	2.04%	31,939,596.53	1.15%
2014	469	0.84%	13,565,957.27	0.49%
2015	416	0.74%	16,081,144.15	0.58%
2016	414	0.74%	17,202,455.85	0.62%
2017	556	1.00%	23,295,579.76	0.84%
2018	738	1.32%	32,378,345.92	1.16%
2019	2,063	3.69%	128,586,394.67	4.62%
2020	7,070	12.66%	482,140,106.03	17.34%
2021	6,560	11.75%	439,775,495.90	15.82%
2022	3,111	5.57%	209,604,756.34	7.54%
2023	1,665	2.98%	114,847,328.75	4.13%
2024	1,055	1.89%	85,959,325.51	3.09%
2025	1,622	2.90%	147,039,105.31	5.29%
2026	2,494	4.47%	202,870,306.52	7.30%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

MATURITY DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	8,917	15.97%	97,928,628.29	3.52%
2031 - 2035	10,339	18.51%	292,872,854.18	10.53%
2036 - 2040	10,836	19.40%	494,586,623.56	17.79%
2041 - 2045	9,028	16.16%	539,487,610.14	19.40%
2046 +	16,730	29.96%	1,355,500,937.90	48.75%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

REMAIN. TIME TO MATURITY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,507	9.86%	41,643,856.34	1.50%
40.01 - 60 months	4,487	8.03%	77,875,773.93	2.80%
60.01 - 90 months	4,984	8.92%	125,748,778.99	4.52%
90.01 - 120 months	5,377	9.63%	185,636,303.02	6.68%
120.01 - 150 months	5,720	10.24%	250,101,727.38	9.00%
150.01 - 180 months	4,784	8.57%	245,931,885.92	8.85%
over 180 months	24,991	44.75%	1,853,438,328.49	66.66%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

INTEREST RATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	611	1.09%	91,257,983.62	3.28%
1.01% - 2.00%	2,676	4.79%	312,448,809.91	11.24%
2.01% - 3.00%	8,910	15.95%	568,971,393.15	20.46%
3.01% - 4.00%	19,861	35.56%	993,704,930.77	35.74%
4.01% - 5.00%	16,371	29.31%	611,245,382.62	21.98%
5.01% - 6.00%	3,143	5.63%	98,760,681.83	3.55%
6.01% - 7.00%	2,893	5.18%	79,421,042.25	2.86%
7.01% +	1,385	2.48%	24,566,429.93	0.88%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	22,591	40.45%	510,532,970.46	18.36%
20.01% - 30.00%	9,554	17.11%	445,770,781.66	16.03%
30.01% - 40.00%	8,103	14.51%	470,575,721.29	16.92%
40.01% - 50.00%	5,857	10.49%	397,732,541.48	14.30%
50.01% - 60.00%	3,992	7.15%	308,400,455.05	11.09%
60.01% - 70.00%	2,533	4.54%	234,989,226.18	8.45%
70.01% - 80.00%	1,558	2.79%	165,697,585.25	5.96%
80.01% - 90.00%	792	1.42%	96,466,606.69	3.47%
90.01% - 100.00%	367	0.66%	49,019,898.19	1.76%
100.00% +	503	0.90%	101,190,867.84	3.64%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

CURRENT LTV_Unindexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,478	31.29%	328,257,478.41	11.81%
20.01% - 30.00%	8,652	15.49%	332,445,448.34	11.96%
30.01% - 40.00%	7,540	13.50%	378,966,154.45	13.63%
40.01% - 50.00%	6,459	11.56%	375,713,165.02	13.51%
50.01% - 60.00%	5,465	9.79%	373,900,957.07	13.45%
60.01% - 70.00%	4,609	8.25%	353,589,749.54	12.72%
70.01% - 80.00%	2,722	4.87%	254,199,956.38	9.14%
80.01% - 90.00%	1,309	2.34%	143,255,285.44	5.15%
90.01% - 100.00%	581	1.04%	70,350,323.35	2.53%
100.00% +	1,035	1.85%	169,698,136.08	6.10%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,329	7.75%	86,756,210.96	3.12%
20.01% - 30.00%	5,259	9.42%	153,388,904.29	5.52%
30.01% - 40.00%	7,007	12.55%	250,223,475.57	9.00%
40.01% - 50.00%	7,917	14.18%	321,552,638.98	11.57%
50.01% - 60.00%	7,979	14.29%	384,124,527.83	13.82%
60.01% - 70.00%	7,306	13.08%	396,265,658.24	14.25%
70.01% - 80.00%	7,857	14.07%	483,295,955.03	17.38%
80.01% - 90.00%	3,571	6.39%	253,822,869.43	9.13%
90.01% - 100.00%	2,126	3.81%	164,006,114.03	5.90%
100.00% +	2,499	4.47%	286,940,299.71	10.32%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

LOCATION OF PROPERTY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,689	44.21%	1,468,071,795.87	52.80%
Thessaloniki	7,688	13.77%	361,566,487.57	13.00%
Macedonia	5,540	9.92%	191,568,491.79	6.89%
Peloponnese	3,985	7.14%	168,038,375.01	6.04%
Thessaly	3,700	6.62%	135,613,985.11	4.88%
Sterea Ellada	2,854	5.11%	116,012,818.48	4.17%
Creta Island	2,154	3.86%	99,924,707.28	3.59%
Ionian Islands	875	1.57%	41,418,839.57	1.49%
Thrace	1,355	2.43%	53,533,800.73	1.93%
Epirus	1,378	2.47%	49,484,166.97	1.78%
Aegean Islands	1,632	2.92%	95,143,185.69	3.42%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

SEASONING	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,101	5.55%	258,058,447.02	9.28%
12 - 24	1,668	2.99%	146,242,037.74	5.26%
24 - 36	833	1.49%	62,737,531.50	2.26%
36 - 60	5,984	10.71%	401,809,326.45	14.45%
60 - 96	14,367	25.72%	953,942,787.07	34.31%
over 96	29,897	53.53%	957,586,524.29	34.44%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**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	524	0.94%	11,572,225.64	0.42%
5 - 10 years	1,647	2.95%	50,441,726.61	1.81%
10 - 15 years	4,036	7.23%	152,551,846.88	5.49%
15 - 20 years	7,599	13.61%	309,113,346.22	11.12%
20 - 25 years	11,057	19.80%	481,486,366.37	17.32%
25 - 30 years	16,791	30.06%	830,100,300.07	29.86%
30 - 35 years	8,909	15.95%	673,614,957.66	24.23%
35 years +	5,287	9.47%	271,495,884.63	9.76%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

REAL ESTATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,427	74.18%	1,928,215,842.63	69.35%
Houses	14,423	25.82%	852,160,811.45	30.65%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

LOAN PURPOSE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,782	17.51%	496,155,106.04	17.84%
Purchase	28,684	51.36%	1,635,844,768.07	58.84%
Repair	10,823	19.38%	443,435,651.90	15.95%
Construction (re-mortgage)	131	0.23%	9,279,128.25	0.33%
Purchase (re-mortgage)	669	1.20%	40,069,861.50	1.44%
Repair (re-mortgage)	364	0.65%	19,396,493.50	0.70%
Equity Release	5,397	9.66%	136,195,644.82	4.90%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

INTEREST PAYMENT FREQUENCY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,826	99.96%	2,778,061,734.19	99.92%
Balloon	24	0.04%	2,314,919.89	0.08%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

INTEREST RATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	42,462	76.03%	1,870,037,192.13	67.26%
Fixed Converting to Floating	10,863	19.45%	715,565,040.29	25.74%
Fixed to Maturity	2,525	4.52%	194,774,421.65	7.01%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

Fixed rate assets	*32.74%*
WAL of assets	*7.96*

INDEX TYPE (FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,244	26.48%	348,508,347.54	18.64%
Euribor 1 Month	4,618	10.88%	245,620,455.99	13.13%
Euribor 3 Months	17,928	42.22%	842,942,842.22	45.08%
Eurobank OEK's Rate	93	0.22%	1,291,957.23	0.07%
Originator Rate	6,093	14.35%	100,467,680.98	5.37%
Saron 1M ISDA (CHF)	1,447	3.41%	184,688,865.31	9.88%
Saron 3M ISDA (CHF)	964	2.27%	145,292,920.95	7.77%
ESTR 1M ISDA (EUR)	45	0.11%	827,456.90	0.04%
Other	30	0.07%	396,665.02	0.02%
Grand Total	**42,462**	**100.00%**	**1,870,037,192.13**	**100.00%**

INDEX TYPE (FIXED CONVERTING TO FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	33	0.30%	1,048,737.18	0.15%
Euribor 1 Month	84	0.77%	5,043,368.11	0.70%
Euribor 3 Months	10,740	98.87%	708,904,443.34	99.07%
Originator Rate	3	0.03%	181,702.23	0.03%
Saron 1M ISDA (CHF)	2	0.02%	168,258.91	0.02%
Saron 3M ISDA (CHF)	1	0.01%	218,530.52	0.03%
Grand Total	**10,863**	**100.00%**	**715,565,040.29**	**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	2,764	25.44%	178,330,447.88	24.92%
1 Jan 2031 - 31 Dec 2035	2,914	26.83%	181,653,576.65	25.39%
1 Jan 2036 - 31 Dec 2040	1,787	16.45%	104,125,975.16	14.55%
1 Jan 2041 +	3,398	31.28%	251,455,040.60	35.14%
Grand Total	**10,863**	**100.00%**	**715,565,040.29**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,850	100.00%	2,780,376,654.08	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

SUBSIDISED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
Grand Total	**0**	**0.00%**	**0.00**	**0.00%**

COMBINED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,914	85.79%	2,517,135,317.80	90.53%
Y	7,936	14.21%	263,241,336.28	9.47%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

Preferential Rate Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,959	98.40%	2,734,687,624.58	98.36%
Y	891	1.60%	45,689,029.49	1.64%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

STAFF LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,957	96.61%	2,655,272,899.77	95.50%
S	1,893	3.39%	125,103,754.31	4.50%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

ADD-ON LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,260	89.99%	2,594,443,956.29	93.31%
Y	5,590	10.01%	185,932,697.79	6.69%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

OCCUPANCY TYPES	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	52,914	94.74%	2,638,300,020.21	94.89%
Second home/Holiday houses	2,496	4.47%	119,829,761.98	4.31%
Buy-to-let/Non-Owner occupied	330	0.59%	16,987,614.78	0.61%
Other	110	0.20%	5,259,257.12	0.19%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**

Top 15 Profession Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,523	24.21%	763,365,129.63	27.46%
Other Private Employees	10,547	18.88%	573,755,329.77	20.64%
Pensioner	10,177	18.22%	336,789,924.57	12.11%
Other Self employed	3,395	6.08%	242,551,626.18	8.72%
Civil Servant	5,709	10.22%	240,808,958.93	8.66%
Unemployed	2,786	4.99%	121,624,288.95	4.37%
Bank employee	1,604	2.87%	108,326,568.26	3.90%
Civil Servant - Policeman	1,677	3.00%	79,201,726.48	2.85%
Military Personnel	1,224	2.19%	57,970,978.76	2.09%
Salesman	1,199	2.15%	57,067,640.38	2.05%
Teacher	1,298	2.32%	47,979,845.00	1.73%
Lawyers - Juurists	517	0.93%	41,641,192.08	1.50%
Independent means	529	0.95%	39,650,200.47	1.43%
Housewife	876	1.57%	36,678,913.69	1.32%
Farmer	789	1.41%	32,964,330.95	1.19%
Grand Total	**55,850**	**100.00%**	**2,780,376,654.08**	**100.00%**