EUROBANK S.A.

Covered Bond II Programme

Investor Report

EUROBANK

Report No:	**134**
Reporting Date:	**20/8/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/07/2026	**31/07/2026**

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

I Programme Details

as of 20/8/2026

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-Jul-26**	**20-Oct-26**	**31**	**Act/360**	**2.0000%**	**1,067,777.78**	
4	**20-May-26**	**20-Aug-26**	**92**	**Act/360**	**2.0000%**	**2,581,111.11**	**2,581,111.11**
6	**20-Jul-26**	**20-Oct-26**	**31**	**Act/360**	**2.0000%**	**912,777.78**	
7	**20-May-26**	**20-Aug-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 31/07/2026 CHF	As of 31/07/2026 EUR	As of 31/07/2026 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	291,194,706.13	2,407,719,768.65	**2,720,697,741.70**	305,945,421.77	2,448,692,545.48	**2,780,376,654.08**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	289,974,487.14	2,403,440,455.31	**2,715,106,929.02**	304,382,450.29	2,440,357,628.94	**2,770,347,275.83**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	264,330,329.06	2,386,660,671.24	**2,670,764,636.27**	276,453,523.28	2,422,917,359.81	**2,722,628,464.84**
A.4	Aggregate Original Principal O/S balance	370,839,092.76	3,756,894,233.92	**4,127,733,326.68**	390,856,093.28	3,817,189,135.62	**4,208,045,228.90**
A.5	Average Current Principal O/S balance	126,222.24	45,893.67	**49,674.96**	125,903.47	45,838.50	**49,782.93**
A.6	Average Original Principal O/S balance	160,745.16	71,610.36	**75,364.86**	160,846.13	71,456.18	**75,345.48**
A.7	Maximum Current Principal O/S balance	928,654.70	3,823,364.80	**3,823,364.80**	931,185.98	3,836,175.00	**3,836,175.00**
A.8	Maximum Original Principal O/S balance	1,362,909.86	4,000,000.00	**4,000,000.00**	1,374,730.41	4,000,000.00	**4,000,000.00**
A.9	Total Number of Loans	2,307	52,463	**54,770**	2,430	53,420	**55,850**
A.10	Weighted Average Seasoning (years)	8.81	9.02	**9.00**	8.76	8.93	**8.91**
A.11	Weighted Average Remaining Maturity (years)	20.67	18.25	**18.53**	20.75	18.30	**18.60**
A.12	Weighted Average Current Indexed LTV percent (%)	72.19	39.95	**43.66**	72.94	40.09	**44.01**
A.13	Weighted Average Current Unindexed LTV percent (%)	84.35	48.13	**52.30**	85.33	48.29	**52.71**
A.14	Weighted Average Original LTV percent (%)	91.40	67.69	**70.42**	91.94	67.76	**70.65**
A.15	Weighted Average Interest Rate - Total (%)	1.05	3.62	**3.33**	1.06	3.57	**3.27**
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.20	3.69	**3.04**	1.20	3.52	**2.90**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	91.87	96.20	**95.70**	93.24	95.98	**95.66**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	5.38	2.93	**3.21**	4.29	2.91	**3.07**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	2.33	0.70	**0.88**	1.96	0.77	**0.91**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.42	0.18	**0.21**	0.51	0.34	**0.36**
A.21	FX Rate	0.9304	-	-	0.9224	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2026 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	3,949	1,098,865.25	68,062	11,407,513.96	**72,011**	**12,588,581.51**
B.2	Partial Prepayments	0	0.00	256	2,956,773.65	**256**	**2,956,773.65**
B.3	Whole Prepayments	0	0.00	177	9,019,431.84	**177**	**9,019,431.84**
B.4	**Total Principal Receipts (B1+B2+B3)**	-	**1,098,865.25**	-	**23,383,719.45**	-	**24,564,787.00**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/07/2026 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	3,175	266,303.61	66,949	7,163,231.83	**70,124**	**7,449,456.69**
C.2	Interest From Overdues	1,908	1,535.06	21,587	18,465.22	**23,495**	**20,115.11**
C.3	**Total Interest Receipts (C1+C2)**	-	**267,838.67**	-	**7,181,697.05**	-	**7,469,571.80**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-		-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/07/2026 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	2,170	267,516,621.72	49,930	2,316,177,616.97	52,100	2,603,706,230.17
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	128	22,457,865.42	2,448	87,262,838.34	2,576	111,400,698.85
A.3	**Totals (A1+ A2)**	**2,298**	**289,974,487.14**	**52,378**	**2,403,440,455.31**	**54,676**	**2,715,106,929.02**
A.4	In Arrears Loans 90 Days To 360 Days	9	1,220,218.99	85	4,279,313.34	94	5,590,812.68
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**9**	**1,220,218.99**	**85**	**4,279,313.34**	**94**	**5,590,812.68**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/07/2026 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	92	15,670,473.18	2,105	70,483,262.94	2,197	87,325,989.92
B.2	60 Days < Installment <= 89 Days	36	6,787,392.24	343	16,779,575.40	379	24,074,708.93
B.3	**Total (B1+B2=A4)**	**128**	**22,457,865.42**	**2,448**	**87,262,838.34**	**2,576**	**111,400,698.85**
B.4	90 Days < Installment <= 119 Days	9	1,220,218.99	82	4,244,382.98	91	5,555,882.32
B.5	120 Days < Installment <= 360 Days	0	0.00	3	34,930.36	3	34,930.36
B.6	**Total (B4+B5=A4)**	**9**	**1,220,218.99**	**85**	**4,279,313.34**	**94**	**5,590,812.68**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/07/2026 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	0.00	13,685,384.38	0.00	18,260,903.74	**0.00**	**32,970,044.30**
A.2	Number of Loans	0	123	0	761	**0**	**884**

III Statory Tests

as of 31/7/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	2,670,764,636.27
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	23,012,229.15
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,255,000,000.00

Nominal Value Test Result		**Pass**
Nominal Value *(A+B+LB)*	**2,693,776,865.42**	
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**2,367,750,000.00**	
Net Present Value Test		**Pass**
Net Present Value of Loans	*2,921,226,154.40*	
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	*23,012,229.15*	
Net Present Value of Covered Bond Liabilities	*2,223,097,528.50*	
Lump Sum Amount (C * 1%)	*22,550,000.00*	
Parallel shift +200bps of current interest rate curve		***Pass***
Net Present Value of Loans	*2,739,799,473.59*	
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	*23,012,229.15*	
Net Present Value of Covered Bond Liabilities	*2,114,982,815.43*	
*Lump Sum Amount (C * 1%)*	*22,550,000.00*	
Parallel shift -200bps of current interest rate curve		***Pass***
Net Present Value of Loans	*3,155,717,537.90*	
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	*23,012,229.15*	
Net Present Value of Covered Bond Liabilities	*2,277,035,320.26*	
*Lump Sum Amount (C * 1%)*	*22,550,000.00*	
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	*80,647,254.05*	
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	*43,397,777.78*	
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)	22,987,222.22
Credit interest	25,006.92
Opening Balance	**23,012,229.14**
Required Liquidity Buffer Reserve Ledger Amount	**23,051,111.11**
Amount credited to the account (payment to BoNY)	**38,881.97**
Available o/s Reserve Amount	**23,051,111.11**

Additional info *as of 31/07/2026*

Inderest due on 90+pdp loans (in EURO)	47,586.41

[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	2,307	4.21%	312,977,973.05	11.50%
EUR	52,463	95.79%	2,407,719,768.65	88.50%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

ORIGINAL LOAN AMOUNT	Num of Loans	% of loans	Principal	% of OS_Principal
0 - 37.500	15,360	28.04%	373,187,764.04	9.04%
37.501 - 75.000	19,807	36.16%	1,094,263,592.07	26.51%
75.001 - 100.000	8,120	14.83%	715,714,296.61	17.34%
100.001 - 150.000	6,849	12.51%	844,115,339.28	20.45%
150.001 - 250.000	3,455	6.31%	654,067,102.85	15.85%
250.001 - 500.000	1,033	1.89%	333,864,502.35	8.09%
500.001 +	146	0.27%	112,520,729.48	2.73%
Grand Total	**54,770**	**100.00%**	**4,127,733,326.68**	**100.00%**

OUTSTANDING LOAN AMOUNT	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,915	54.62%	546,020,339.71	20.07%
37.501 - 75.000	14,535	26.54%	771,541,622.61	28.36%
75.001 - 100.000	4,158	7.59%	358,329,657.75	13.17%
100.001 - 150.000	3,592	6.56%	432,945,148.75	15.91%
150.001 - 250.000	1,874	3.42%	352,526,790.13	12.96%
250.001 - 500.000	609	1.11%	194,797,311.59	7.16%
500.001 +	87	0.16%	64,536,871.17	2.37%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

ORIGINATION DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,179	11.28%	107,381,021.01	3.95%
2005	3,053	5.57%	104,353,303.48	3.84%
2006	4,469	8.16%	159,958,922.34	5.88%
2007	3,706	6.77%	134,246,680.20	4.93%
2008	2,008	3.67%	78,789,039.88	2.90%
2009	1,333	2.43%	51,545,456.95	1.89%
2010	1,828	3.34%	75,188,577.12	2.76%
2011	1,721	3.14%	62,887,550.08	2.31%
2012	1,487	2.71%	43,338,164.51	1.59%
2013	1,123	2.05%	31,494,771.69	1.16%
2014	462	0.84%	13,350,386.22	0.49%
2015	411	0.75%	15,942,367.12	0.59%
2016	397	0.72%	16,927,239.98	0.62%
2017	552	1.01%	22,933,447.94	0.84%
2018	732	1.34%	32,036,318.34	1.18%
2019	2,042	3.73%	126,509,307.66	4.65%
2020	6,959	12.71%	470,470,115.12	17.29%
2021	6,476	11.82%	430,176,113.86	15.81%
2022	3,086	5.63%	206,255,336.64	7.58%
2023	1,642	3.00%	111,779,176.58	4.11%
2024	1,048	1.91%	84,166,420.34	3.09%
2025	1,598	2.92%	143,767,647.71	5.28%
2026	2,458	4.49%	197,200,376.95	7.25%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

MATURITY DATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	8,331	15.21%	92,578,401.49	3.40%
2031 - 2035	10,230	18.68%	285,336,651.97	10.49%
2036 - 2040	10,712	19.56%	483,028,179.57	17.75%
2041 - 2045	8,965	16.37%	530,343,711.60	19.49%
2046 +	16,532	30.18%	1,329,410,797.08	48.86%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

REMAIN. TIME TO MATURITY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,109	9.33%	40,784,274.45	1.50%
40.01 - 60 months	4,656	8.50%	79,722,616.57	2.93%
60.01 - 90 months	4,676	8.54%	118,144,915.17	4.34%
90.01 - 120 months	5,472	9.99%	188,351,327.82	6.92%
120.01 - 150 months	5,538	10.11%	239,965,285.70	8.82%
150.01 - 180 months	4,753	8.68%	244,241,176.54	8.98%
over 180 months	24,566	44.85%	1,809,488,145.47	66.51%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

INTEREST RATE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	583	1.06%	86,849,522.35	3.19%
1.01% - 2.00%	2,596	4.74%	299,674,461.32	11.01%
2.01% - 3.00%	8,573	15.65%	546,795,234.07	20.10%
3.01% - 4.00%	17,430	31.82%	906,069,886.37	33.30%
4.01% - 5.00%	18,085	33.02%	674,265,011.84	24.78%
5.01% - 6.00%	3,099	5.66%	97,619,063.35	3.59%
6.01% - 7.00%	3,042	5.55%	84,524,188.77	3.11%
7.01% +	1,362	2.49%	24,900,373.64	0.92%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

CURRENT LTV_Indexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	22,057	40.27%	503,610,183.04	18.51%
20.01% - 30.00%	9,438	17.23%	439,466,452.25	16.15%
30.01% - 40.00%	8,011	14.63%	464,244,221.09	17.06%
40.01% - 50.00%	5,783	10.56%	391,636,825.62	14.39%
50.01% - 60.00%	3,926	7.17%	302,762,157.51	11.13%
60.01% - 70.00%	2,474	4.52%	228,070,273.11	8.38%
70.01% - 80.00%	1,511	2.76%	159,620,033.60	5.87%
80.01% - 90.00%	766	1.40%	91,654,652.94	3.37%
90.01% - 100.00%	336	0.61%	46,175,192.99	1.70%
100.00% +	468	0.85%	93,457,749.55	3.44%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

CURRENT LTV_Unindexed	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,998	31.04%	323,721,519.50	11.90%
20.01% - 30.00%	8,554	15.62%	328,364,341.47	12.07%
30.01% - 40.00%	7,477	13.65%	373,841,610.42	13.74%
40.01% - 50.00%	6,360	11.61%	369,723,720.54	13.59%
50.01% - 60.00%	5,398	9.86%	368,035,739.59	13.53%
60.01% - 70.00%	4,549	8.31%	347,625,080.25	12.78%
70.01% - 80.00%	2,642	4.82%	245,936,761.57	9.04%
80.01% - 90.00%	1,268	2.32%	136,308,745.28	5.01%
90.01% - 100.00%	562	1.03%	70,174,153.95	2.58%
100.00% +	962	1.76%	156,966,069.12	5.77%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

ORIGINAL LTV	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,196	7.66%	83,846,401.51	3.08%
20.01% - 30.00%	5,120	9.35%	150,444,239.83	5.53%
30.01% - 40.00%	6,849	12.51%	246,327,469.92	9.05%
40.01% - 50.00%	7,761	14.17%	316,264,499.31	11.62%
50.01% - 60.00%	7,853	14.34%	378,143,730.83	13.90%
60.01% - 70.00%	7,230	13.20%	390,455,652.16	14.35%
70.01% - 80.00%	7,757	14.16%	475,662,609.24	17.48%
80.01% - 90.00%	3,502	6.39%	247,349,288.57	9.09%
90.01% - 100.00%	2,088	3.81%	159,182,953.76	5.85%
100.00% +	2,414	4.41%	273,020,896.58	10.03%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

LOCATION OF PROPERTY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,256	44.29%	1,435,456,324.70	52.76%
Thessaloniki	7,561	13.81%	354,430,877.59	13.03%
Macedonia	5,432	9.92%	187,772,954.49	6.90%
Peloponnese	3,900	7.12%	164,624,572.77	6.05%
Thessaly	3,602	6.58%	132,129,848.67	4.86%
Sterea Ellada	2,776	5.07%	113,696,550.44	4.18%
Creta Island	2,110	3.85%	98,074,582.31	3.60%
Ionian Islands	856	1.56%	40,744,573.16	1.50%
Thrace	1,338	2.44%	52,791,590.05	1.94%
Epirus	1,348	2.46%	48,673,204.68	1.79%
Aegean Islands	1,591	2.90%	92,302,662.86	3.39%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

SEASONING	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	2,917	5.33%	238,884,295.85	8.78%
12 - 24	1,705	3.11%	148,463,466.13	5.46%
24 - 36	806	1.47%	60,864,159.82	2.24%
36 - 60	5,699	10.41%	380,402,996.44	13.98%
60 - 96	14,449	26.38%	951,758,305.73	34.98%
over 96	29,194	53.30%	940,324,517.73	34.56%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**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	517	0.94%	10,946,246.27	0.40%
5 - 10 years	1,600	2.92%	48,608,384.01	1.79%
10 - 15 years	3,886	7.10%	147,132,189.04	5.41%
15 - 20 years	7,398	13.51%	300,947,164.02	11.06%
20 - 25 years	10,916	19.93%	471,932,770.04	17.35%
25 - 30 years	16,442	30.02%	817,164,205.08	30.04%
30 - 35 years	8,780	16.03%	656,585,977.70	24.13%
35 years +	5,231	9.55%	267,380,805.56	9.83%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

REAL ESTATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40,682	74.28%	1,890,279,478.03	69.48%
Houses	14,088	25.72%	830,418,263.68	30.52%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

LOAN PURPOSE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,531	17.40%	485,094,885.01	17.83%
Purchase	28,166	51.43%	1,603,156,599.75	58.92%
Repair	10,644	19.43%	432,658,965.16	15.90%
Construction (re-mortgage)	127	0.23%	8,731,784.63	0.32%
Purchase (re-mortgage)	655	1.20%	38,731,845.05	1.42%
Repair (re-mortgage)	354	0.65%	18,619,013.36	0.68%
Equity Release	5,293	9.66%	133,704,648.75	4.91%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

INTEREST PAYMENT FREQUENCY	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,747	99.96%	2,718,717,369.48	99.93%
Balloon	23	0.04%	1,980,372.22	0.07%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

INTEREST RATE TYPE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,546	75.86%	1,826,212,076.22	67.12%
Fixed Converting to Floating	10,758	19.64%	705,193,704.65	25.92%
Fixed to Maturity	2,466	4.50%	189,291,960.84	6.96%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

Fixed rate assets *32.88%*

INDEX TYPE (FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,074	26.65%	343,789,359.51	18.83%
Euribor 1 Month	4,569	11.00%	242,235,115.96	13.26%
Euribor 3 Months	17,680	42.56%	828,333,262.68	45.36%
Eurobank OEK's Rate	90	0.22%	1,268,764.50	0.07%
Originator Rate	5,776	13.90%	98,020,118.66	5.37%
Saron 1M ISDA (CHF)	1,369	3.30%	173,010,887.88	9.47%
Saron 3M ISDA (CHF)	921	2.22%	138,407,908.09	7.58%
ESTR 1M ISDA (EUR)	39	0.09%	783,159.05	0.04%
Other	28	0.07%	363,499.89	0.02%
Grand Total	**41,546**	**100.00%**	**1,826,212,076.22**	**100.00%**

INDEX TYPE (FIXED CONVERTING TO FLOATING)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	29	0.27%	961,444.58	0.14%
Euribor 1 Month	84	0.78%	5,016,747.18	0.71%
Euribor 3 Months	10,640	98.90%	698,738,911.40	99.08%
Originator Rate	3	0.03%	181,239.43	0.03%
Saron 1M ISDA (CHF)	1	0.01%	78,721.38	0.01%
Saron 3M ISDA (CHF)	1	0.01%	216,640.68	0.03%
Grand Total	**10,758**	**100.00%**	**705,193,704.65**	**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	2,698	25.08%	173,522,689.55	24.61%
1 Jan 2031 - 31 Dec 2035	2,901	26.97%	179,665,360.92	25.48%
1 Jan 2036 - 31 Dec 2040	1,779	16.54%	103,158,333.05	14.63%
1 Jan 2041 +	3,380	31.42%	248,847,321.13	35.29%
Grand Total	**10,758**	**100.00%**	**705,193,704.65**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,770	100.00%	2,720,697,741.70	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**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	46,950	85.72%	2,462,557,725.73	90.51%
Y	7,820	14.28%	258,140,015.98	9.49%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

Preferential Rate Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,892	98.40%	2,675,935,053.58	98.35%
Y	878	1.60%	44,762,688.12	1.65%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

STAFF LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,841	96.48%	2,592,667,399.41	95.29%
S	1,929	3.52%	128,030,342.30	4.71%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

ADD-ON LOANS	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,288	89.99%	2,539,902,900.51	93.35%
Y	5,482	10.01%	180,794,841.19	6.65%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

OCCUPANCY TYPES	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	51,876	94.72%	2,581,216,763.70	94.87%
Second home/Holiday houses	2,466	4.50%	117,978,931.02	4.34%
Buy-to-let/Non-Owner occupied	320	0.58%	16,500,711.53	0.61%
Other	108	0.20%	5,001,335.45	0.18%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**

Top 15 Profession Euro	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,246	24.18%	744,156,225.85	27.35%
Other Private Employees	10,409	19.00%	562,082,674.83	20.66%
Pensioner	9,907	18.09%	327,999,455.04	12.06%
Other Self employed	5,606	10.24%	238,598,826.94	8.77%
Civil Servant	3,336	6.09%	237,136,317.57	8.72%
Unemployed	2,708	4.94%	117,962,412.90	4.34%
Bank employee	1,586	2.90%	106,663,219.66	3.92%
Civil Servant - Policeman	1,656	3.02%	78,263,945.24	2.88%
Military Personnel	1,215	2.22%	57,929,640.78	2.13%
Salesman	1,185	2.16%	56,088,260.08	2.06%
Teacher	1,263	2.31%	47,076,567.78	1.73%
Lawyers - Juurists	506	0.92%	40,750,330.48	1.50%
Independent means	517	0.94%	38,242,834.28	1.41%
Housewife	855	1.56%	35,240,312.94	1.30%
Farmer	775	1.42%	32,506,717.31	1.19%
Grand Total	**54,770**	**100.00%**	**2,720,697,741.70**	**100.00%**