EUROBANK S.A.

Covered Bond II Programme

Investor Report

EUROBANK

Report No: **137**

Reporting Date: **20/11/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2026	31/10/2026

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

I Programme Details

as of 20/11/2026

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	505,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Nov-30	20-Nov-31
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		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Oct-26	20-Jan-27	31	Act/360	2.0000%	1,067,777.78	
4	20-Aug-26	20-Nov-26	92	Act/360	2.0000%	2,581,111.11	2,581,111.11
6	20-Oct-26	20-Jan-27	31	Act/360	2.0000%	912,777.78	
7	20-Aug-26	20-Nov-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 31/10/2026			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	218,205,085.91	2,429,497,795.57	**2,666,832,019.97**	231,255,387.59	2,454,396,004.76	**2,698,387,762.08**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	215,958,581.70	2,424,301,524.93	**2,659,192,303.37**	229,252,502.59	2,448,162,136.10	**2,690,040,699.71**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	195,533,234.34	2,406,130,930.48	**2,618,805,755.74**	209,938,715.40	2,429,841,814.70	**2,651,342,886.02**
A.4	Aggregate Original Principal O/S balance	283,394,566.80	3,800,695,383.84	**4,084,089,950.64**	292,661,802.77	3,821,828,954.14	**4,114,490,756.91**
A.5	Average Current Principal O/S balance	127,085.08	46,179.39	**49,088.52**	127,343.28	46,360.97	**49,279.32**
A.6	Average Original Principal O/S balance	165,052.16	72,242.83	**75,176.06**	161,157.38	72,190.34	**75,140.91**
A.7	Maximum Current Principal O/S balance	742,609.02	3,784,753.30	**3,784,753.30**	747,631.07	3,797,654.02	**3,797,654.02**
A.8	Maximum Original Principal O/S balance	1,379,216.15	4,000,000.00	**4,000,000.00**	1,337,889.14	4,000,000.00	**4,000,000.00**
A.9	Total Number of Loans	1,717	52,610	**54,327**	1,816	52,941	**54,757**
A.10	Weighted Average Seasoning (years)	8.96	8.90	**8.90**	8.91	8.90	**8.90**
A.11	Weighted Average Remaining Maturity (years)	20.73	18.37	**18.58**	20.70	18.34	**18.56**
A.12	Weighted Average Current Indexed LTV percent (%)	73.15	40.39	**43.31**	71.16	40.47	**43.25**
A.13	Weighted Average Current Unindexed LTV percent (%)	85.89	48.18	**51.54**	83.47	48.34	**51.51**
A.14	Weighted Average Original LTV percent (%)	92.78	68.78	**70.92**	90.41	68.72	**70.68**
A.15	Weighted Average Interest Rate - Total (%)	1.06	3.71	**3.47**	1.04	3.66	**3.43**
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.20	3.97	**3.35**	1.17	3.80	**3.21**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	91.18	96.69	**96.20**	91.07	96.32	**95.84**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	5.66	2.49	**2.77**	5.66	2.82	**3.08**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	2.13	0.60	**0.74**	2.40	0.61	**0.77**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	1.03	0.21	**0.29**	0.87	0.25	**0.31**
A.21	FX Rate	0.9194	-	-	0.9478	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2026					
		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	2,286	792,366.57	62,131	11,263,115.02	**64,417**	**12,124,945.09**
B.2	Partial Prepayments	2	13,882.96	216	2,743,743.34	**218**	**2,758,843.36**
B.3	Whole Prepayments	2	299,361.02	149	6,004,805.49	**151**	**6,330,410.25**
B.4	**Total Principal Receipts (B1+B2+B3)**	**-**	**1,105,610.55**	**-**	**20,011,663.85**	**-**	**21,214,198.71**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2026					
		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	2,286	792,366.57	62,131	11,263,115.02	**64,417**	**12,124,945.09**
C.2	Interest From Overdues	2	13,882.96	216	2,743,743.34	**218**	**2,758,843.36**
C.3	**Total Interest Receipts (C1+C2)**	2	**299,361.02**	149	**6,004,805.49**	**151**	**6,330,410.25**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	**-**	**1,105,610.55**	**-**	**20,011,663.85**	**-**	**21,214,198.71**

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2026					
		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	1,609	198,965,221.66	51,141	2,349,202,186.30	52,750	2,565,609,867.03
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	97	16,993,360.04	1,380	75,099,338.63	1,477	93,582,436.35
A.3	**Totals (A1+ A2)**	**1,706**	**215,958,581.70**	**52,521**	**2,424,301,524.93**	**54,227**	**2,659,192,303.37**
A.4	In Arrears Loans 90 Days To 360 Days	11	2,246,504.21	89	5,196,270.64	100	7,639,716.59
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	**Totals (A4+ A5)**	**11**	**2,246,504.21**	**89**	**5,196,270.64**	**100**	**7,639,716.59**

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2026					
		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	70	12,356,107.48	1,101	60,470,739.88	1,171	73,910,056.26
B.2	60 Days < Installment <= 89 Days	27	4,637,252.56	279	14,628,598.75	306	19,672,380.09
B.3	**Total (B1+B2=A4)**	**97**	**16,993,360.04**	**1,380**	**75,099,338.63**	**1,477**	**93,582,436.35**
B.4	90 Days < Installment <= 119 Days	11	2,246,504.21	85	5,094,050.86	96	7,537,496.81
B.5	120 Days < Installment <= 360 Days	0	0.00	4	102,219.78	4	102,219.78
B.6	**Total (B4+B5=A4)**	**11**	**2,246,504.21**	**89**	**5,196,270.64**	**100**	**7,639,716.59**

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/10/2026					
		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	11,943,875.52	0.00	5,472,433.26	**0.00**	**18,463,379.01**
A.2	Number of Loans	0	97	0	177	**0**	**274**

Statutory Tests

as of 31/10/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**2,618,805,755.74**
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	**23,226,991.55**
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)*	**2,642,032,747.29**
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**2,367,750,000.00**

Net Present Value Test — Pass

Net Present Value of Loans	*2,847,294,246.53*
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	*23,226,991.55*
Net Present Value of Covered Bond Liabilities	*2,192,742,005.82*
Lump Sum Amount (C * 1%)	*22,550,000.00*

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

Net Present Value of Loans	*2,665,663,267.66*
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	*23,226,991.55*
Net Present Value of Covered Bond Liabilities	*2,063,253,195.34*
*Lump Sum Amount (C * 1%)*	*22,550,000.00*

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

Net Present Value of Loans	*3,081,211,535.38*
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	*23,226,991.55*
Net Present Value of Covered Bond Liabilities	*2,279,778,207.56*
*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	*82,850,017.42*
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	*45,726,388.89*
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)	23,198,917.53
Credit interest	28,074.01
Opening Balance	**23,226,991.54**
Required Liquidity Buffer Reserve Ledger Amount	**23,046,111.11**
Amount credited to the account (payment to BoNY)	**0.00**
Available o/s Reserve Amount	**23,226,991.54**

Additional info

as of 31/10/2026

Inderest due on 90+pdp loans (in EURO)	55,100.18

[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	1,717	3.16%	237,334,224.40	8.90%
EUR	52,610	96.84%	2,429,497,795.57	91.10%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

ORIGINAL LOAN AMOUNT

	Num of Loans	% of loans	Principal	% of OS_Principal
0 - 37.500	15,166	27.92%	368,888,568.96	9.03%
37.501 - 75.000	19,741	36.34%	1,091,251,373.48	26.72%
75.001 - 100.000	8,121	14.95%	716,174,086.86	17.54%
100.001 - 150.000	6,759	12.44%	833,633,929.73	20.41%
150.001 - 250.000	3,413	6.28%	646,240,187.99	15.82%
250.001 - 500.000	987	1.82%	319,200,264.46	7.82%
500.001 +	140	0.26%	108,701,539.16	2.66%
Grand Total	**54,327**	**100.00%**	**4,084,089,950.64**	**100.00%**

OUTSTANDING LOAN AMOUNT

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,899	55.04%	542,649,665.24	20.35%
37.501 - 75.000	14,363	26.44%	762,935,355.25	28.61%
75.001 - 100.000	4,114	7.57%	355,000,946.01	13.31%
100.001 - 150.000	3,480	6.41%	419,963,422.92	15.75%
150.001 - 250.000	1,815	3.34%	341,220,249.45	12.79%
250.001 - 500.000	572	1.05%	182,861,754.46	6.86%
500.001 +	84	0.15%	62,200,626.63	2.33%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

ORIGINATION DATE

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,040	11.12%	101,966,303.69	3.82%
2005	2,997	5.52%	98,916,429.20	3.71%
2006	4,342	7.99%	152,272,281.17	5.71%
2007	3,582	6.59%	125,072,444.49	4.69%
2008	1,962	3.61%	73,916,731.23	2.77%
2009	1,318	2.43%	49,620,863.75	1.86%
2010	1,809	3.33%	73,067,397.89	2.74%
2011	1,685	3.10%	61,264,217.25	2.30%
2012	1,469	2.70%	42,246,474.96	1.58%
2013	1,113	2.05%	30,819,748.66	1.16%
2014	456	0.84%	12,894,652.14	0.48%
2015	406	0.75%	15,527,760.75	0.58%
2016	387	0.71%	16,538,707.34	0.62%
2017	546	1.01%	22,446,138.05	0.84%
2018	732	1.35%	31,631,004.25	1.19%
2019	2,006	3.69%	121,315,903.43	4.55%
2020	6,750	12.42%	439,529,404.75	16.48%
2021	6,276	11.55%	400,915,356.58	15.03%
2022	3,039	5.59%	198,542,995.38	7.44%
2023	1,624	2.99%	108,248,203.28	4.06%
2024	1,083	1.99%	88,759,699.27	3.33%
2025	1,713	3.15%	154,906,307.60	5.81%
2026	2,992	5.51%	246,412,994.87	9.24%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

MATURITY DATE

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	7,941	14.62%	82,249,457.05	3.08%
2031 - 2035	10,168	18.72%	272,260,533.10	10.21%
2036 - 2040	10,600	19.51%	463,952,217.70	17.40%
2041 - 2045	8,958	16.49%	519,034,661.05	19.46%
2046 +	16,660	30.67%	1,329,335,151.06	49.85%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

REMAIN. TIME TO MATURITY

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,454	10.04%	43,859,501.42	1.64%
40.01 - 60 months	4,435	8.16%	75,406,491.70	2.83%
60.01 - 90 months	4,504	8.29%	112,545,081.08	4.22%
90.01 - 120 months	5,767	10.62%	195,030,622.46	7.31%
120.01 - 150 months	5,120	9.42%	221,468,464.14	8.30%
150.01 - 180 months	4,939	9.09%	247,358,626.92	9.28%
over 180 months	24,108	44.38%	1,771,163,232.25	66.41%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

INTEREST RATE

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	451	0.83%	65,890,243.69	2.47%
1.01% - 2.00%	2,232	4.11%	254,052,514.29	9.53%
2.01% - 3.00%	8,413	15.49%	537,465,907.10	20.15%
3.01% - 4.00%	11,586	21.33%	688,140,234.26	25.80%
4.01% - 5.00%	23,260	42.81%	882,351,757.26	33.09%
5.01% - 6.00%	3,262	6.00%	104,651,875.47	3.92%
6.01% - 7.00%	3,548	6.53%	103,673,383.05	3.89%
7.01% +	1,575	2.90%	30,606,104.86	1.15%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

CURRENT LTV_Indexed

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	22,130	40.73%	499,323,625.67	18.72%
20.01% - 30.00%	9,347	17.21%	434,082,811.68	16.28%
30.01% - 40.00%	7,877	14.50%	456,320,002.48	17.11%
40.01% - 50.00%	5,672	10.44%	383,942,133.17	14.40%
50.01% - 60.00%	3,859	7.10%	295,539,851.41	11.08%
60.01% - 70.00%	2,449	4.51%	220,411,548.88	8.26%
70.01% - 80.00%	1,490	2.74%	158,289,413.65	5.94%
80.01% - 90.00%	807	1.49%	98,177,058.34	3.68%
90.01% - 100.00%	291	0.54%	40,089,128.23	1.50%
100.00% +	405	0.75%	80,656,446.46	3.02%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,179	31.62%	325,725,366.89	12.21%
20.01% - 30.00%	8,418	15.50%	322,882,818.51	12.11%
30.01% - 40.00%	7,497	13.80%	374,075,199.75	14.03%
40.01% - 50.00%	6,235	11.48%	366,759,660.23	13.75%
50.01% - 60.00%	5,361	9.87%	364,212,818.17	13.66%
60.01% - 70.00%	4,488	8.26%	344,275,220.72	12.91%
70.01% - 80.00%	2,555	4.70%	239,971,354.35	9.00%
80.01% - 90.00%	1,246	2.29%	133,112,209.31	4.99%
90.01% - 100.00%	502	0.92%	60,986,761.52	2.29%
100.00% +	846	1.56%	134,830,610.53	5.06%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,188	7.71%	82,305,033.25	3.09%
20.01% - 30.00%	5,096	9.38%	147,892,891.42	5.55%
30.01% - 40.00%	6,790	12.50%	241,893,932.44	9.07%
40.01% - 50.00%	7,697	14.17%	313,512,057.41	11.76%
50.01% - 60.00%	7,799	14.36%	371,255,071.55	13.92%
60.01% - 70.00%	7,168	13.19%	382,691,440.99	14.35%
70.01% - 80.00%	7,718	14.21%	471,506,678.36	17.68%
80.01% - 90.00%	3,459	6.37%	243,053,294.21	9.11%
90.01% - 100.00%	2,027	3.73%	151,289,314.27	5.67%
100.00% +	2,385	4.39%	261,432,306.06	9.80%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,083	44.33%	1,410,135,569.02	52.88%
Thessaloniki	7,523	13.85%	350,275,049.00	13.13%
Macedonia	5,352	9.85%	183,076,738.85	6.86%
Peloponnese	3,838	7.06%	159,482,212.29	5.98%
Thessaly	3,586	6.60%	129,417,846.84	4.85%
Sterea Ellada	2,733	5.03%	109,377,366.78	4.10%
Creta Island	2,094	3.85%	95,247,532.97	3.57%
Ionian Islands	853	1.57%	40,532,311.47	1.52%
Thrace	1,338	2.46%	51,472,619.83	1.93%
Epirus	1,342	2.47%	48,720,254.93	1.83%
Aegean Islands	1,585	2.92%	89,094,517.99	3.34%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,245	5.97%	270,182,849.85	10.13%
12 - 24	1,682	3.10%	148,641,760.20	5.57%
24 - 36	925	1.70%	76,347,115.44	2.86%
36 - 60	4,870	8.96%	320,772,615.77	12.03%
60 - 96	14,816	27.27%	944,831,531.21	35.43%
over 96	28,789	52.99%	906,056,147.49	33.97%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**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	0.96%	10,141,363.62	0.38%
5 - 10 years	1,608	2.96%	48,412,041.95	1.82%
10 - 15 years	3,870	7.12%	145,028,849.08	5.44%
15 - 20 years	7,314	13.46%	298,831,758.48	11.21%
20 - 25 years	10,801	19.88%	456,873,812.64	17.13%
25 - 30 years	16,320	30.04%	805,998,723.14	30.22%
30 - 35 years	8,728	16.07%	643,038,724.91	24.11%
35 years +	5,162	9.50%	258,506,746.15	9.69%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40,360	74.29%	1,856,693,841.41	69.62%
Houses	13,967	25.71%	810,138,178.56	30.38%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,410	17.32%	468,435,616.20	17.57%
Purchase	28,084	51.69%	1,592,431,149.69	59.71%
Repair	10,503	19.33%	412,324,293.54	15.46%
Construction (re-mortgage)	120	0.22%	8,066,596.68	0.30%
Purchase (re-mortgage)	629	1.16%	36,425,210.29	1.37%
Repair (re-mortgage)	343	0.63%	17,668,634.97	0.66%
Equity Release	5,238	9.64%	131,480,518.61	4.93%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,309	99.97%	2,665,171,241.91	99.94%
Balloon	18	0.03%	1,660,778.05	0.06%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	40,558	74.66%	1,718,048,191.31	64.42%
Fixed Converting to Floating	11,194	20.60%	752,941,008.49	28.23%
Fixed to Maturity	2,575	4.74%	195,842,820.16	7.34%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

Fixed rate assets ***35.58%***

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	10,918	26.92%	333,375,650.26	19.40%
Euribor 1 Month	4,524	11.15%	236,935,418.94	13.79%
Euribor 3 Months	17,602	43.40%	814,117,018.97	47.39%
Eurobank OEK's Rate	86	0.21%	1,188,549.85	0.07%
Originator Rate	5,660	13.96%	95,443,194.05	5.56%
Saron 1M ISDA (CHF)	1,043	2.57%	131,396,883.52	7.65%
Saron 3M ISDA (CHF)	659	1.62%	104,442,037.07	6.08%
ESTR 1M ISDA (EUR)	40	0.10%	776,280.79	0.05%
Other	26	0.06%	373,157.86	0.02%
Grand Total	**40,558**	**100.00%**	**1,718,048,191.31**	**100.00%**

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22	0.20%	771,418.08	0.10%
Euribor 1 Month	85	0.76%	4,992,168.04	0.66%
Euribor 3 Months	11,082	99.00%	746,699,270.36	99.17%
Originator Rate	3	0.03%	179,776.77	0.02%
Saron 1M ISDA (CHF)	1	0.01%	79,175.60	0.01%
Saron 3M ISDA (CHF)	1	0.01%	219,199.64	0.03%
Grand Total	**11,194**	**100.00%**	**752,941,008.49**	**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	2,687	24.00%	180,484,173.51	23.97%
1 Jan 2031 - 31 Dec 2035	2,995	26.76%	187,830,098.64	24.95%
1 Jan 2036 - 31 Dec 2040	1,883	16.82%	113,126,371.99	15.02%
1 Jan 2041 +	3,629	32.42%	271,500,364.35	36.06%
Grand Total	**11,194**	**100.00%**	**752,941,008.49**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,327	100.00%	2,666,832,019.97	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**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	46,620	85.81%	2,414,988,738.34	90.56%
Y	7,707	14.19%	251,843,281.63	9.44%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,476	98.43%	2,624,832,191.55	98.43%
Y	851	1.57%	41,999,828.42	1.57%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,433	96.51%	2,542,199,679.43	95.33%
S	1,894	3.49%	124,632,340.54	4.67%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	48,921	90.05%	2,492,374,577.21	93.46%
Y	5,406	9.95%	174,457,442.75	6.54%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
|	51,355	94.53%	2,521,813,068.04	94.56%
Second home/Holiday houses	2,492	4.59%	120,111,293.91	4.50%
Buy-to-let/Non-Owner occupied	372	0.68%	19,966,980.10	0.75%
Other	108	0.20%	4,940,677.92	0.19%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,010	23.95%	714,848,557.88	26.81%
Other Private Employees	10,527	19.38%	571,391,531.32	21.43%
Pensioner	9,826	18.09%	317,305,482.36	11.90%
Civil Servant	5,598	10.30%	237,458,977.90	8.90%
Other Self employed	3,308	6.09%	233,420,170.29	8.75%
Unemployed	2,598	4.78%	111,519,750.01	4.18%
Bank employee	1,565	2.88%	104,158,049.50	3.91%
Civil Servant - Policeman	1,667	3.07%	78,708,588.70	2.95%
Military Personnel	1,253	2.31%	58,985,292.79	2.21%
Salesman	1,167	2.15%	53,290,690.76	2.00%
Teacher	1,242	2.29%	46,126,186.53	1.73%
Lawyers - Juurists	494	0.91%	39,731,620.29	1.49%
Independent means	501	0.92%	36,003,461.10	1.35%
Housewife	819	1.51%	32,880,110.03	1.23%
Farmer	752	1.38%	31,003,550.51	1.16%
Grand Total	**54,327**	**100.00%**	**2,666,832,019.97**	**100.00%**