

EUROBANK S.A.  
**Covered Bond II Programme**  
Investor Report



Report No: **132**

Reporting Date: **22/6/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/5/2026</b>	<b>31/5/2026</b>

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

**I Programme Details** as of 22/6/2026

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-Apr-26	20-Jul-26	63	Act/360	2.0000%	2,170,000.00	-
4	20-May-26	20-Aug-26	33	Act/360	2.0000%	1,136,666.67	-
6	20-Apr-26	20-Jul-26	63	Act/360	2.0000%	2,100,000.00	-
7	20-May-26	20-Aug-26	33	Act/360	2.0000%	1,100,000.00	-

Fixed rate liabilities **0.00%**

**II Summary Loan Portfolio - Status - Removals & Replenishments**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/5/2026			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	392,279,616.39	2,333,099,713.65	2,763,655,763	374,811,368.89	2,296,894,581.60	2,704,741,555.36
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	390,401,355.13	2,327,160,838.20	2,755,655,355.96	372,845,644.25	2,292,013,948.60	2,697,721,940.17
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	359,444,399.93	2,315,118,157.19	2,709,635,114.64	354,809,033.60	2,280,902,717.67	2,666,984,364.68
A.4	Aggregate Original Principal O/S balance	511,688,273.12	3,694,131,182.90	4,205,819,456.02	498,198,809.40	3,659,994,304.66	4,158,193,114.06
A.5	Average Current Principal O/S balance	120,146.90	44,839.71	49,978.40	108,861.86	44,537.63	49,163.71
A.6	Average Original Principal O/S balance	156,719.23	70,997.29	76,058.73	144,699.04	70,968.63	75,582.90
A.7	Maximum Current Principal O/S balance	1,375,218.74	3,848,955.16	3,848,955.16	936,496.41	3,861,705.36	3,861,705.36
A.8	Maximum Original Principal O/S balance	2,073,504.61	4,000,000.00	4,000,000.00	1,379,816.46	5,000,000.00	5,000,000.00
A.9	Total Number of Loans	3,265	52,032	55,297	3,443	51,572	55,015
A.10	Weighted Average Seasoning (years)	9.02	9.40	9.34	9.70	9.54	9.57
A.11	Weighted Average Remaining Maturity (years)	20.23	18.40	18.69	19.63	18.53	18.69
A.12	Weighted Average Current Indexed LTV percent (%)	70.05	39.26	44.06	63.83	39.20	42.91
A.13	Weighted Average Current Unindexed LTV percent (%)	82.70	47.49	52.98	75.96	47.46	51.76
A.14	Weighted Average Original LTV percent (%)	89.74	68.16	71.52	84.47	68.44	70.86
A.15	Weighted Average Interest Rate - Total (%)	1.08	3.58	3.19	1.07	3.57	3.20
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.21	3.51	2.68	1.20	3.43	2.57
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.69	96.45	96.18	92.77	95.82	95.36
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.48	2.54	2.69	5.23	3.12	3.44
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.35	0.75	0.84	1.48	0.84	0.94
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.48	0.25	0.29	0.52	0.21	0.26
A.21	FX Rate	0.9111	-	-	0.9190	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2026					
		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	4,619	1,523,138.13	59,164	10,067,653.83	63,783	11,739,411.19
B.2	Partial Prepayments	0	0.00	213	1,784,933.87	213	1,784,933.87
B.3	Whole Prepayments	2	230,619.09	158	6,729,025.23	160	6,982,146.83
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1,753,757.22</b>	-	<b>18,581,612.93</b>	-	<b>20,506,491.89</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2026					
		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	3,917	322,551.89	58,228	6,593,955.14	62,145	6,947,979.82
C.2	Interest From Overdues	2,000	1,830.03	18,243	16,818.51	20,243	18,827.10
C.3	<b>Total Interest Receipts (C1+C2)</b>	-	<b>324,381.92</b>	-	<b>6,610,773.65</b>	-	<b>6,966,806.93</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/5/2026					
		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	3,107	371,455,706.75	50,543	2,250,379,167.08	53,650	2,658,079,426.93
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	144	18,945,648.38	1,368	76,781,671.12	1,512	97,575,929.03
A.3	<b>Totals (A1+ A2)</b>	<b>3,251</b>	<b>390,401,355.13</b>	<b>51,911</b>	<b>2,327,160,838.20</b>	<b>55,162</b>	<b>2,755,655,355.96</b>
A.4	In Arrears Loans 90 Days To 360 Days	14	1,878,261.26	121	5,938,875.45	135	8,000,406.85
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>14</b>	<b>1,878,261.26</b>	<b>121</b>	<b>5,938,875.45</b>	<b>135</b>	<b>8,000,406.85</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/5/2026					
		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	110	13,657,769.09	1,094	59,255,827.77	1,204	74,246,244.95
B.2	60 Days < Installment <= 89 Days	34	5,287,879.29	274	17,525,843.35	308	23,329,684.08
B.3	<b>Total (B1+B2=A4)</b>	<b>144</b>	<b>18,945,648.38</b>	<b>1,368</b>	<b>76,781,671.12</b>	<b>1,512</b>	<b>97,575,929.03</b>
B.4	90 Days < Installment <= 119 Days	14	1,878,261.26	121	5,938,875.45	135	8,000,406.85
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	<b>Total (B4+B5=A4)</b>	<b>14</b>	<b>1,878,261.26</b>	<b>121</b>	<b>5,938,875.45</b>	<b>135</b>	<b>8,000,406.85</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/5/2026					
		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	68,977,909.94	51,635,752.80	62,495,576.65	8,345,447.43	138,203,962.05	65,019,525.80
A.2	Number of Loans	402	577	962	336	1,364	913

**Statutory Tests**

as of 31/5/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,709,635,114.64
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	24,698,991.00
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

**Nominal Value Test Result**

Pass

<b>Nominal Value</b> (A+B+LB)	2,734,334,105.64
<b>Bonds Principal * Req.Coverage.Perc.</b> ( C * Req.Coverage Perc. )	2,562,000,000.00

**Net Present Value Test**

Pass

Net Present Value of Loans	2,997,784,702.00
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	24,698,991.00
Net Present Value of Covered Bond Liabilities	2,454,709,847.00
Lump Sum Amount ( C * 1% )	24,400,000.00

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

Pass

Net Present Value of Loans	2,823,129,735.00
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	24,698,991.00
Net Present Value of Covered Bond Liabilities	2,447,759,192.00
Lump Sum Amount ( C * 1% )	24,400,000.00

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

Pass

Net Present Value of Loans	3,234,156,455.00
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	24,698,991.00
Net Present Value of Covered Bond Liabilities	2,461,841,703.00
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	78,062,514.00
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	55,302,807.00
Under any Hedging agreements	0.00

**Parameters**

LTV Cap	80.00%
Required Coverage Percentage	105.00%

**Liquidity Buffer Reserve Ledger** <sup>2</sup>

as of calculation date

Balance at closing (previous period)	24,680,329.73
Credit interest	18,660.83
<b>Opening Balance</b>	<b>24,698,990.56</b>
<b>Required Liquidity Buffer Reserve Ledger Amount</b>	<b>24,874,444.44</b>
<b>Amount credited to the account (payment to BoNY)</b>	<b>175,453.88</b>
<b>Available o/s Reserve Amount</b>	<b>24,874,444.44</b>

**Additional info**

as of 31/5/2026

<b>Interest due on 90+pdp loans</b> (in EURO)	58,383.65
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<sup>1</sup> The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

<sup>2</sup> Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

**IV Portfolio Stratifications**

<b>LOAN CURRENCY</b>				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,265	5.90%	430,556,049.16	15.58%
EUR	52,032	94.10%	2,333,099,713.65	84.42%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

  

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of OS Principal
0 - 37.500	15,484	28.00%	378,224,846.85	8.99%
37.501 - 75.000	19,918	36.02%	1,100,517,298.11	26.17%
75.001 - 100.000	8,158	14.75%	719,464,925.20	17.11%
100.001 - 150.000	6,907	12.49%	851,906,435.73	20.26%
150.001 - 250.000	3,560	6.44%	674,330,176.10	16.03%
250.001 - 500.000	1,110	2.01%	359,054,155.10	8.54%
500.001 +	160	0.29%	122,321,618.93	2.91%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>4,205,819,456.02</b>	<b>100.00%</b>

  

<b>OUTSTANDING LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,166	54.55%	546,652,808.84	19.78%
37.501 - 75.000	14,649	26.49%	776,601,320.74	28.10%
75.001 - 100.000	4,178	7.56%	360,078,923.59	13.03%
100.001 - 150.000	3,616	6.54%	436,412,512.12	15.79%
150.001 - 250.000	1,936	3.50%	364,642,312.12	13.19%
250.001 - 500.000	660	1.19%	211,623,440.07	7.66%
500.001 +	92	0.17%	67,644,445.32	2.45%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

  

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,599	11.93%	117,868,572.89	4.26%
2005	3,170	5.73%	113,460,558.85	4.11%
2006	4,680	8.46%	169,293,212.35	6.13%
2007	3,894	7.04%	149,337,638.07	5.40%
2008	2,112	3.82%	87,332,603.86	3.16%
2009	1,378	2.49%	55,814,120.49	2.02%
2010	1,857	3.36%	77,780,967.48	2.81%
2011	1,781	3.22%	64,395,942.61	2.33%
2012	1,533	2.77%	44,670,718.06	1.62%
2013	1,150	2.08%	32,453,381.31	1.17%
2014	469	0.85%	13,656,183.26	0.49%
2015	420	0.76%	16,294,450.85	0.59%
2016	417	0.75%	17,397,779.96	0.63%
2017	563	1.02%	23,621,356.00	0.85%
2018	741	1.34%	32,704,020.71	1.18%
2019	2,094	3.79%	134,892,882.69	4.88%
2020	7,283	13.17%	512,888,515.18	18.56%
2021	6,724	12.16%	464,033,872.80	16.79%
2022	3,162	5.72%	214,694,634.09	7.77%
2023	1,706	3.09%	119,494,309.93	4.32%
2024	1,069	1.93%	88,507,557.15	3.20%
2025	1,635	2.96%	149,085,573.65	5.39%
2026	860	1.56%	63,976,910.56	2.31%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

  

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	8,808	15.93%	97,919,539.03	3.54%
2031 - 2035	10,172	18.40%	291,772,397.47	10.56%
2036 - 2040	10,669	19.29%	485,189,259.19	17.56%
2041 - 2045	8,942	16.17%	536,343,864.76	19.41%
2046 +	16,706	30.21%	1,352,430,702.35	48.94%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

  

<b>REMAIN. TIME TO MATURITY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,295	9.58%	40,131,329.16	1.45%
40.01 - 60 months	4,390	7.94%	75,453,588.12	2.73%
60.01 - 90 months	4,953	8.96%	124,773,343.39	4.51%
90.01 - 120 months	5,239	9.47%	182,401,955.35	6.60%
120.01 - 150 months	5,666	10.25%	243,138,620.68	8.80%
150.01 - 180 months	4,659	8.43%	239,304,899.42	8.66%
over 180 months	25,095	45.38%	1,858,452,026.68	67.25%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

  

<b>INTEREST RATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	793	1.43%	118,706,083.75	4.30%
1.01% - 2.00%	3,162	5.72%	370,083,380.92	13.39%
2.01% - 3.00%	8,996	16.27%	575,669,644.95	20.83%
3.01% - 4.00%	19,070	34.49%	897,039,220.72	32.46%
4.01% - 5.00%	15,856	28.67%	598,500,588.60	21.66%
5.01% - 6.00%	3,379	6.11%	106,973,817.07	3.87%
6.01% - 7.00%	2,676	4.84%	72,347,797.45	2.62%
7.01% +	1,365	2.47%	24,335,229.36	0.88%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

  

<b>CURRENT LTV_Indexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	22,159	40.07%	503,200,700.40	18.21%
20.01% - 30.00%	9,452	17.09%	441,000,605.81	15.96%
30.01% - 40.00%	8,042	14.54%	465,956,946.49	16.86%
40.01% - 50.00%	5,813	10.51%	391,175,446.07	14.15%
50.01% - 60.00%	4,007	7.25%	311,133,920.94	11.26%
60.01% - 70.00%	2,558	4.63%	235,520,320.71	8.52%
70.01% - 80.00%	1,577	2.85%	167,278,774.28	6.05%
80.01% - 90.00%	818	1.48%	99,600,533.89	3.60%
90.01% - 100.00%	370	0.67%	50,790,065.63	1.84%
100.00% +	501	0.91%	97,998,448.59	3.55%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

CURRENT LTV_Unindexed					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	17,064	30.86%	321,211,659.14	11.62%	
20.01% - 30.00%	8,516	15.40%	328,089,083.10	11.87%	
30.01% - 40.00%	7,487	13.54%	374,068,305.58	13.54%	
40.01% - 50.00%	6,438	11.64%	373,048,131.71	13.50%	
50.01% - 60.00%	5,407	9.78%	367,792,727.33	13.31%	
60.01% - 70.00%	4,613	8.34%	352,093,572.42	12.74%	
70.01% - 80.00%	2,762	4.99%	254,206,788.15	9.20%	
80.01% - 90.00%	1,341	2.43%	147,086,045.36	5.32%	
90.01% - 100.00%	607	1.10%	73,809,496.07	2.67%	
100.00% +	1,062	1.92%	172,249,953.95	6.23%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

ORIGINAL LTV					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	3,953	7.15%	77,924,172.04	2.82%	
20.01% - 30.00%	5,104	9.23%	146,456,626.91	5.30%	
30.01% - 40.00%	6,852	12.39%	240,335,433.59	8.70%	
40.01% - 50.00%	7,867	14.23%	315,615,075.63	11.42%	
50.01% - 60.00%	7,904	14.29%	374,448,613.58	13.55%	
60.01% - 70.00%	7,303	13.21%	394,855,738.29	14.29%	
70.01% - 80.00%	7,900	14.29%	483,913,127.89	17.51%	
80.01% - 90.00%	3,652	6.60%	261,216,085.66	9.45%	
90.01% - 100.00%	2,178	3.94%	170,444,563.54	6.17%	
100.00% +	2,584	4.67%	298,446,325.69	10.80%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

LOCATION OF PROPERTY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Attica	24,456	44.23%	1,462,418,655.03	52.92%	
Thessaloniki	7,556	13.66%	354,436,659.92	12.82%	
Macedonia	5,482	9.91%	190,988,417.05	6.91%	
Peloponnese	3,959	7.16%	166,969,498.62	6.04%	
Thessaly	3,673	6.64%	135,261,986.08	4.89%	
Stereia Ellada	2,833	5.12%	114,754,833.69	4.15%	
Creta Island	2,158	3.90%	100,728,957.50	3.64%	
Ionian Islands	867	1.57%	41,221,834.11	1.49%	
Thrace	1,330	2.41%	51,447,551.86	1.86%	
Epirus	1,364	2.47%	49,301,356.02	1.78%	
Aegean Islands	1,619	2.93%	96,126,012.93	3.48%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

SEASONING					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 12	1,570	2.84%	129,985,700.02	4.70%	
12 - 24	1,663	3.01%	145,056,205.50	5.25%	
24 - 36	917	1.66%	69,453,564.03	2.51%	
36 - 60	6,346	11.48%	432,313,590.23	15.64%	
60 - 96	14,412	26.06%	986,726,330.24	35.70%	
over 96	30,389	54.96%	1,000,120,372.80	36.19%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

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	243	0.44%	5,172,338.98	0.19%	
5 - 10 years	1,332	2.41%	33,844,954.61	1.22%	
10 - 15 years	3,724	6.73%	127,000,453.98	4.60%	
15 - 20 years	7,459	13.49%	293,404,317.21	10.62%	
20 - 25 years	11,078	20.03%	477,456,403.59	17.28%	
25 - 30 years	16,962	30.67%	843,287,682.67	30.51%	
30 - 35 years	9,098	16.45%	699,817,505.83	25.32%	
35 years +	5,401	9.77%	283,672,105.93	10.26%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

REAL ESTATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Flats	40,945	74.05%	1,910,572,127.81	69.13%	
Houses	14,352	25.95%	853,083,635.00	30.87%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

LOAN PURPOSE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Construction	9,753	17.64%	500,411,473.02	18.11%	
Purchase	28,240	51.07%	1,615,735,166.19	58.46%	
Repair	10,705	19.36%	436,357,924.59	15.79%	
Construction (re-mortgage)	142	0.26%	10,703,935.42	0.39%	
Purchase (re-mortgage)	661	1.20%	41,173,547.07	1.49%	
Repair (re-mortgage)	369	0.67%	21,609,295.39	0.78%	
Equity Release	5,427	9.81%	137,664,421.13	4.98%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

INTEREST PAYMENT FREQUENCY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
FA	55,273	99.96%	2,761,333,644.54	99.92%	
Balloon	24	0.04%	2,322,118.27	0.08%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

INTEREST RATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Floating	43,480	78.63%	1,984,990,820.99	71.82%	
Fixed Converting to Floating	10,946	19.79%	723,613,699.24	26.18%	
Fixed to Maturity	871	1.58%	55,051,242.58	1.99%	
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>	

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,293	25.97%	352,380,501.25	17.75%
Euribor 1 Month	4,647	10.69%	248,334,123.20	12.51%
Euribor 3 Months	17,984	41.36%	849,321,765.59	42.79%
Eurobank OEK's Rate	94	0.22%	1,313,298.81	0.07%
Originator Rate	6,144	14.13%	103,232,087.27	5.20%
Saron 1M ISDA (CHF)	1,958	4.50%	242,405,126.22	12.21%
Saron 3M ISDA (CHF)	1,284	2.95%	186,747,214.48	9.41%
ESTR 1M ISDA (EUR)	46	0.11%	851,921.63	0.04%
Other	30	0.07%	404,782.54	0.02%
<b>Grand Total</b>	<b>43,480</b>	<b>100.00%</b>	<b>1,984,990,820.99</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	35	0.32%	1,070,327.02	0.15%
Euribor 1 Month	84	0.77%	5,064,833.40	0.70%
Euribor 3 Months	10,822	98.87%	717,049,611.99	99.09%
Originator Rate	2	0.02%	36,995.47	0.01%
Saron 1M ISDA (CHF)	2	0.02%	170,679.49	0.02%
Saron 3M ISDA (CHF)	1	0.01%	221,251.87	0.03%
<b>Grand Total</b>	<b>10,946</b>	<b>100.00%</b>	<b>723,613,699.24</b>	<b>100.00%</b>

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	2,837	25.92%	183,501,052.96	25.36%
1 Jan 2031 - 31 Dec 2035	2,919	26.67%	182,749,136.21	25.26%
1 Jan 2036 - 31 Dec 2040	1,787	16.33%	104,397,849.50	14.43%
1 Jan 2041 +	3,403	31.09%	252,965,660.57	34.96%
<b>Grand Total</b>	<b>10,946</b>	<b>100.00%</b>	<b>723,613,699.24</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,297	100.00%	2,763,655,762.81	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

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%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,241	85.43%	2,488,875,192.87	90.06%
Y	8,056	14.57%	274,780,569.94	9.94%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,331	98.25%	2,710,634,787.42	98.08%
Y	966	1.75%	53,020,975.39	1.92%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,317	96.42%	2,629,242,606.04	95.14%
S	1,980	3.58%	134,413,156.77	4.86%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,594	89.69%	2,571,821,285.85	93.06%
Y	5,703	10.31%	191,834,476.96	6.94%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	52,367	94.70%	2,621,404,272.36	94.85%
Second home/Holiday houses	2,489	4.50%	119,910,232.25	4.34%
Buy-to-let/Non-Owner occupied	331	0.60%	17,199,620.44	0.62%
Other	110	0.20%	5,141,637.76	0.19%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,352	24.15%	756,621,792.97	27.38%
Other Private Employees	10,425	18.85%	566,983,575.43	20.52%
Pensioner	10,083	18.23%	337,075,736.19	12.20%
Civil Servant	5,695	10.30%	242,804,274.72	8.79%
Other Self employed	3,352	6.06%	240,948,544.87	8.72%
Unemployed	2,773	5.01%	120,145,340.84	4.35%
Bank employee	1,601	2.90%	109,529,222.48	3.96%
Civil Servant - Policeman	1,668	3.02%	78,879,900.14	2.85%
Military Personnel	1,199	2.17%	57,289,804.43	2.07%
Salesman	1,192	2.16%	56,123,555.55	2.03%
Teacher	1,299	2.35%	48,688,675.72	1.76%
Lawyers - Juurists	508	0.92%	40,947,491.62	1.48%
Independent means	513	0.93%	39,714,908.37	1.44%
Housewife	865	1.56%	35,930,033.22	1.30%
Farmer	772	1.40%	31,972,906.25	1.16%
<b>Grand Total</b>	<b>55,297</b>	<b>100.00%</b>	<b>2,763,655,762.81</b>	<b>100.00%</b>