

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 126

Reporting Date: 22/12/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2025	30/11/2025

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

I Programme Details as of 22/12/2025

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-Mar-30	20-Mar-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-25	20-Jan-26	63	Act/360	2.0000%	2,170,000.00	-
4	20-Nov-25	20-Feb-26	32	Act/360	2.0000%	1,102,222.22	-
6	20-Oct-25	20-Jan-26	63	Act/360	2.0000%	2,100,000.00	-
7	20-Nov-25	20-Feb-26	32	Act/360	2.0000%	1,066,666.67	-

Fixed rate liabilities 0.00%

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/11/2025			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	459,808,907.30	2,226,566,016.64	2,697,406,481.55	459,808,907.30	2,226,566,016.64	2,721,676,286.16
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	459,808,907.30	2,220,892,205.55	2,689,419,041.48	459,808,907.30	2,220,892,205.55	2,716,002,475.07
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	438,079,073.53	2,205,381,006.53	2,651,722,543.42	438,079,073.53	2,205,381,006.53	2,677,093,156.34
A.4	Aggregate Original Principal O/S balance	627,981,810.69	3,576,585,027.18	4,176,685,813.62	627,981,810.69	3,576,585,027.18	4,204,566,837.87
A.5	Average Current Principal O/S balance	98,713.81	43,845.58	49,019.69	98,713.81	43,845.58	49,092.29
A.6	Average Original Principal O/S balance	134,817.91	70,430.17	75,902.48	134,817.91	70,430.17	75,839.95
A.7	Maximum Current Principal O/S balance	945,194.82	3,937,581.27	3,925,009.38	945,194.82	3,937,581.27	3,937,581.27
A.8	Maximum Original Principal O/S balance	1,365,404.68	4,000,000.00	4,000,000.00	1,365,404.68	4,000,000.00	4,000,000.00
A.9	Total Number of Loans	4,658	50,782	55,027	4,658	50,782	55,440
A.10	Weighted Average Seasoning (years)	10.23	9.67	9.84	10.23	9.67	9.77
A.11	Weighted Average Remaining Maturity (years)	18.94	18.54	18.56	18.94	18.54	18.61
A.12	Weighted Average Current Indexed LTV percent (%)	64.02	41.65	45.54	64.02	41.65	45.72
A.13	Weighted Average Current Unindexed LTV percent (%)	70.67	47.44	51.44	70.67	47.44	51.67
A.14	Weighted Average Original LTV percent (%)	80.09	66.15	68.63	80.09	66.15	68.69
A.15	Weighted Average Interest Rate - Total (%)	1.04	3.40	3.00	1.04	3.40	2.97
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.23	3.44	2.38	1.23	3.44	2.39
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.39	95.18	95.39	94.39	95.18	95.03
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.98	3.41	3.22	3.98	3.41	3.52
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.63	1.15	1.09	1.63	1.15	1.24
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.25	0.30	0.00	0.25	0.21
A.21	FX Rate	0.9287	-	-	0.9287	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/11/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,110	2,037,957.31	56,303	9,372,332.29	62,413	11,566,751.70
B.2	Partial Prepayments	4	72,164.50	180	1,447,049.81	184	1,524,754.67
B.3	Whole Prepayments	6	489,290.17	145	4,835,765.23	151	5,362,620.16
B.4	Total Principal Receipts (B1+B2+B3)	-	2,599,411.98	-	15,655,147.33	-	18,454,126.53

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/11/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	5,267	392,789.95	57,152	6,094,186.62	62,419	6,517,132.62
C.2	Interest From Overdues	2,233	1,950.01	16,826	16,284.96	19,059	18,384.68
C.3	Total Interest Receipts (C1+C2)	-	394,739.96	-	6,110,471.58	-	6,535,517.30
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status			As of 30/11/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,455	429,165,149.67	48,829	2,112,464,067.77	53,284	2,574,577,936.26
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	177	26,311,348.40	1,458	88,141,389.17	1,635	116,472,764.64
A.3	Totals (A1+ A2)	4,632	455,476,498.07	50,287	2,200,605,456.94	54,919	2,691,050,700.90
A.4	In Arrears Loans 90 Days To 360 Days	9	1,418,267.38	99	6,465,367.33	108	7,992,520.75
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	9	1,418,267.38	99	6,465,367.33	108	7,992,520.75

-B-	Breakdown of In Arrears Loans Number Of Days Past Due			As of 30/11/2025			
		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	138	19,664,781.69	1,138	65,863,375.85	1,276	87,037,901.20
B.2	60 Days < Installment <= 89 Days	39	6,646,566.71	320	22,278,013.32	359	29,434,863.44
B.3	Total (B1+B2=A4)	177	26,311,348.40	1,458	88,141,389.17	1,635	116,472,764.64
B.4	90 Days < Installment <= 119 Days	9	1,418,267.38	99	6,465,367.33	108	7,992,520.75
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	9	1,418,267.38	99	6,465,367.33	108	7,992,520.75

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period			As of 30/11/2025			
		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	303,652.20	0.00	4,375,170.49	0.00	4,702,135.28
A.2	Number of Loans	0	11	0	242	0	253

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,651,722,543.42
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets <i>(other than any Liquid Assets standing to the credit of the Liquidity Buffer Reserve Ledger)</i> , the Marketable Assets and the MTM value of any Hedging Agreements included in the Cover Pool	0.00
LB.	Liquidity Buffer Reserve Ledger	23,792,033.01
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value <i>(A+B+LB)</i>	2,675,514,576.43
Bonds Principal * Req.Coverage.Perc. <i>(C * Req.Coverage Perc.)</i>	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,955,377,869.23
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	23,792,033.01
Net Present Value of Covered Bond Liabilities	2,429,142,690.04
Lump Sum Amount <i>(C * 1%)</i>	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,833,503,818.45
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	23,792,033.01
Net Present Value of Covered Bond Liabilities	2,328,474,045.58
Lump Sum Amount <i>(C * 1%)</i>	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,172,056,951.92
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	23,792,033.01
Net Present Value of Covered Bond Liabilities	2,473,059,468.45
Lump Sum Amount <i>(C * 1%)</i>	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	73,358,974.37
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	41,764,383.56
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)	23,773,333.33
Credit interest	18,699.67
Opening Balance	23,792,033.00
Required Liquidity Buffer Reserve Ledger Amount	23,570,000.00
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	23,792,033.00

Additional info

as of 30/11/2025

Inderest due on 90+pdp loans (in EURO)	63,983.51
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¹ The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

² Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law

IV

Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,641	8.43%	490,335,657.28	18.18%
EUR	50,386	91.57%	2,207,070,824.27	81.82%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of OS_Principal
0 - 37.500	15,171	27.57%	372,233,707.37	8.91%
37.501 - 75.000	19,836	36.05%	1,098,510,157.97	26.30%
75.001 - 100.000	8,194	14.89%	723,137,855.28	17.31%
100.001 - 150.000	7,135	12.97%	879,844,575.97	21.07%
150.001 - 250.000	3,519	6.40%	665,522,180.19	15.93%
250.001 - 500.000	1,041	1.89%	336,648,552.67	8.06%
500.001 +	131	0.24%	100,788,784.17	2.41%
Grand Total	55,027	100.00%	4,176,685,813.62	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,092	54.69%	543,916,930.24	20.16%
37.501 - 75.000	14,620	26.57%	777,062,832.57	28.81%
75.001 - 100.000	4,210	7.65%	363,363,137.80	13.47%
100.001 - 150.000	3,664	6.66%	442,131,192.47	16.39%
150.001 - 250.000	1,797	3.27%	336,984,776.19	12.49%
250.001 - 500.000	579	1.05%	184,430,932.47	6.84%
500.001 +	65	0.12%	49,516,679.81	1.84%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,222	13.12%	137,603,544.21	5.10%
2005	3,428	6.23%	128,835,368.57	4.78%
2006	5,275	9.59%	192,741,762.37	7.15%
2007	4,290	7.80%	178,202,274.36	6.61%
2008	2,282	4.15%	99,672,774.27	3.70%
2009	1,411	2.56%	61,232,005.91	2.27%
2010	1,878	3.41%	82,095,940.51	3.04%
2011	1,844	3.35%	65,584,511.61	2.43%
2012	1,451	2.64%	44,964,573.28	1.67%
2013	1,079	1.96%	32,605,364.86	1.21%
2014	431	0.78%	13,278,868.61	0.49%
2015	399	0.73%	15,916,796.10	0.59%
2016	427	0.78%	17,553,251.09	0.65%
2017	573	1.04%	24,360,739.41	0.90%
2018	733	1.33%	32,900,546.45	1.22%
2019	2,114	3.84%	135,876,403.87	5.04%
2020	7,403	13.45%	524,298,415.09	19.44%
2021	6,639	12.06%	457,906,219.49	16.98%
2022	3,024	5.50%	204,617,422.13	7.59%
2023	1,558	2.83%	106,117,109.73	3.93%
2024	848	1.54%	72,279,962.76	2.68%
2025	718	1.30%	68,762,626.86	2.55%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	13	0.02%	12,525.34	0.00%
2026 - 2030	10,004	18.18%	119,290,659.55	4.42%
2031 - 2035	10,161	18.47%	309,074,630.43	11.46%
2036 - 2040	10,594	19.25%	508,539,707.72	18.85%
2041 - 2045	8,543	15.53%	518,394,487.63	19.22%
2046 +	15,712	28.55%	1,242,094,470.87	46.05%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,576	10.13%	39,743,089.99	1.47%
40.01 - 60 months	3,804	6.91%	68,304,006.15	2.53%
60.01 - 90 months	5,721	10.40%	138,484,197.86	5.13%
90.01 - 120 months	4,530	8.23%	161,535,727.60	5.99%
120.01 - 150 months	6,234	11.33%	267,810,606.79	9.93%
150.01 - 180 months	4,330	7.87%	230,166,896.86	8.53%
over 180 months	24,832	45.13%	1,791,361,956.30	66.41%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	1,091	1.98%	143,724,187.87	5.33%
1.01% - 2.00%	3,976	7.23%	386,489,047.00	14.33%
2.01% - 3.00%	11,212	20.38%	700,468,287.68	25.97%
3.01% - 4.00%	18,703	33.99%	840,143,051.58	31.15%
4.01% - 5.00%	13,413	24.38%	443,257,632.91	16.43%
5.01% - 6.00%	3,832	6.96%	122,475,087.84	4.54%
6.01% - 7.00%	1,875	3.41%	47,710,764.90	1.77%
7.01% +	925	1.68%	13,138,421.76	0.49%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,440	37.15%	428,459,069.75	15.88%
20.01% - 30.00%	8,914	16.20%	398,294,018.47	14.77%
30.01% - 40.00%	7,873	14.31%	434,605,420.75	16.11%
40.01% - 50.00%	6,242	11.34%	405,657,939.61	15.04%
50.01% - 60.00%	4,566	8.30%	334,997,791.71	12.42%
60.01% - 70.00%	3,066	5.57%	256,593,664.61	9.51%
70.01% - 80.00%	1,915	3.48%	196,317,946.18	7.28%
80.01% - 90.00%	1,038	1.89%	113,895,245.36	4.22%
90.01% - 100.00%	471	0.86%	58,429,848.19	2.17%
100.00% +	502	0.91%	70,155,536.92	2.60%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	16,855	30.63%	307,923,760.31	11.42%
20.01% - 30.00%	8,516	15.48%	321,297,553.05	11.91%
30.01% - 40.00%	7,382	13.42%	370,019,163.74	13.72%
40.01% - 50.00%	6,489	11.79%	375,957,296.30	13.94%
50.01% - 60.00%	5,471	9.94%	374,132,081.92	13.87%
60.01% - 70.00%	4,750	8.63%	358,889,765.15	13.30%
70.01% - 80.00%	2,847	5.17%	260,223,457.92	9.65%
80.01% - 90.00%	1,300	2.36%	142,418,156.70	5.28%
90.01% - 100.00%	610	1.11%	76,045,034.83	2.82%
100.00% +	807	1.47%	110,500,211.63	4.10%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,684	6.69%	72,332,359.59	2.68%
20.01% - 30.00%	5,056	9.19%	142,478,317.32	5.28%
30.01% - 40.00%	6,768	12.30%	234,272,520.41	8.69%
40.01% - 50.00%	7,931	14.41%	319,494,045.61	11.84%
50.01% - 60.00%	7,967	14.48%	377,198,281.86	13.98%
60.01% - 70.00%	7,365	13.38%	396,822,539.98	14.71%
70.01% - 80.00%	8,010	14.56%	492,704,981.77	18.27%
80.01% - 90.00%	3,804	6.91%	270,225,718.38	10.02%
90.01% - 100.00%	2,324	4.22%	179,749,389.82	6.66%
100.00% +	2,118	3.85%	212,128,326.81	7.86%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,356	44.26%	1,425,228,264.33	52.84%
Thessaloniki	7,681	13.96%	354,999,022.61	13.16%
Macedonia	5,583	10.15%	194,031,177.79	7.19%
Peloponnese	3,875	7.04%	159,117,626.52	5.90%
Thessaly	3,620	6.58%	131,654,693.87	4.88%
Stereia Ellada	2,796	5.08%	111,313,875.35	4.13%
Creta Island	2,021	3.67%	94,058,494.65	3.49%
Ionian Islands	854	1.55%	40,406,089.69	1.50%
Thrace	1,325	2.41%	50,088,439.43	1.86%
Epirus	1,374	2.50%	48,039,537.87	1.78%
Aegean Islands	1,542	2.80%	88,469,259.43	3.28%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	794	1.44%	75,492,659.01	2.80%
12 - 24	803	1.46%	67,704,207.53	2.51%
24 - 36	1,655	3.01%	112,699,837.45	4.18%
36 - 60	9,712	17.65%	666,484,029.90	24.71%
60 - 96	10,059	18.28%	680,030,798.39	25.21%
over 96	32,004	58.16%	1,094,994,949.26	40.59%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

LEGAL LOAN TERMInterest expected to be received during the 1st year on:				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	19	0.03%	200,420.43	0.01%
5 - 10 years	1,086	1.97%	22,526,356.93	0.84%
10 - 15 years	3,555	6.46%	108,269,573.21	4.01%
15 - 20 years	7,588	13.79%	282,531,329.65	10.47%
20 - 25 years	11,300	20.54%	477,167,838.21	17.69%
25 - 30 years	17,087	31.05%	832,555,115.46	30.87%
30 - 35 years	8,837	16.06%	671,410,100.50	24.89%
35 years +	5,555	10.10%	302,745,747.16	11.22%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,408	75.25%	1,904,676,063.98	70.61%
Houses	13,619	24.75%	792,730,417.57	29.39%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,938	18.06%	487,031,423.52	18.06%
Purchase	27,962	50.82%	1,555,475,532.36	57.67%
Repair	11,169	20.30%	455,221,119.85	16.88%
Construction (re-mortgage)	139	0.25%	10,571,065.95	0.39%
Purchase (re-mortgage)	718	1.30%	43,735,924.56	1.62%
Repair (re-mortgage)	419	0.76%	23,228,490.10	0.86%
Equity Release	4,682	8.51%	122,142,925.21	4.53%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,000	99.95%	2,694,757,233.66	99.90%
Balloon	27	0.05%	2,649,247.89	0.10%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	45,067	81.90%	2,071,069,039.81	76.78%
Fixed Converting to Floating	9,848	17.90%	623,180,402.40	23.10%
Fixed to Maturity	112	0.20%	3,157,039.33	0.12%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

Fixed rate assets

23.22%

WAL of assets

8.30

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	11,825	26.24%	372,736,246.16	18.00%
Euribor 1 Month	4,686	10.40%	256,948,849.98	12.41%
Euribor 3 Months	17,555	38.95%	846,808,614.90	40.89%
Eurobank OEK's Rate	97	0.22%	1,408,404.22	0.07%
Originator Rate	6,200	13.76%	102,835,159.72	4.97%
Saron 1M ISDA (CHF)	2,977	6.61%	295,204,681.22	14.25%
Saron 3M ISDA (CHF)	1,638	3.63%	193,756,349.81	9.36%
ESTR 1M ISDA (EUR)	58	0.13%	930,496.26	0.04%
Other	31	0.07%	447,853.27	0.02%
Grand Total	45,067	100.00%	2,071,069,039.81	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	34	0.35%	1,095,409.28	0.18%
Euribor 1 Month	84	0.85%	5,199,388.63	0.83%
Euribor 3 Months	9,730	98.80%	616,885,604.49	98.99%
Grand Total	9,848	100.00%	623,180,402.40	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 2024 - 31 Dec 2025	17	0.17%	865,813.73	0.14%
1 Jan 2026 - 31 Dec 2030	2,894	29.39%	170,400,741.91	27.34%
1 Jan 2031 - 31 Dec 2035	2,560	26.00%	159,275,252.15	25.56%
1 Jan 2036 - 31 Dec 2040	1,576	16.00%	92,307,217.05	14.81%
1 Jan 2041 +	2,801	28.44%	200,331,377.56	32.15%
Grand Total	9,848	100.00%	623,180,402.40	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,027	100.00%	2,697,406,481.55	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	55,027	100.00%	2,697,406,481.55	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	46,621	84.72%	2,409,992,179.58	89.34%
Y	8,406	15.28%	287,414,301.97	10.66%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,858	97.88%	2,631,219,970.62	97.55%
Y	1,169	2.12%	66,186,510.93	2.45%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,971	96.26%	2,559,184,084.39	94.88%
S	2,056	3.74%	138,222,397.16	5.12%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,459	89.88%	2,525,271,832.37	93.62%
Y	5,568	10.12%	172,134,649.17	6.38%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	52,330	95.10%	2,569,919,468.91	95.27%
Second home/Holiday houses	2,508	4.56%	119,058,602.02	4.41%
Buy-to-let/Non-Owner occupied	83	0.15%	3,656,300.36	0.14%
Other	106	0.19%	4,772,110.26	0.18%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,494	24.52%	749,872,923.32	27.80%
Other Private Employees	9,827	17.86%	527,192,818.42	19.54%
Pensioner	9,959	18.10%	333,784,553.27	12.37%
Civil Servant	5,613	10.20%	235,547,079.69	8.73%
Other Self employed	3,157	5.74%	215,876,611.98	8.00%
Unemployed	3,081	5.60%	135,323,956.33	5.02%
Bank employee	1,650	3.00%	112,532,233.12	4.17%
Civil Servant - Policeman	1,656	3.01%	78,038,925.11	2.89%
Salesman	1,212	2.20%	54,825,324.42	2.03%
Military Personnel	1,151	2.09%	54,595,135.60	2.02%
Teacher	1,386	2.52%	52,651,476.85	1.95%
Housewife	915	1.66%	40,520,171.91	1.50%
Lawyers - Juurists	516	0.94%	39,189,058.20	1.45%
Independent means	494	0.90%	35,199,590.61	1.30%
Civil Servant - Primary School Teachers	916	1.66%	32,256,622.71	1.20%
Grand Total	55,027	100.00%	2,697,406,481.55	100.00%