

EUROBANK S.A.
Covered Bond II Programme
Investor Report



Report No: 136

Reporting Date: 20/10/2026

Period of Loan Data Reported:	Starting Date	Ending Date
	1/9/2026	30/9/2026

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

I **Programme Details** as of 20/10/2026

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-Jul-26	20-Oct-26	92	Act/360	2.0000%	3,168,888.89	3,168,888.89
4	20-Aug-26	20-Nov-26	61	Act/360	2.0000%	1,711,388.89	-
6	20-Jul-26	20-Oct-26	92	Act/360	2.0000%	2,708,888.89	2,708,888.89
7	20-Aug-26	20-Nov-26	61	Act/360	2.0000%	2,033,333.33	-

0.00%
WAL of liabilities 2.57

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

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/9/2026			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	231,255,387.59	2,454,396,004.76	2,698,387,762.08	282,403,766.11	2,388,029,417.25	2,689,227,973.25
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	229,252,502.59	2,448,162,136.10	2,690,040,699.71	281,425,011.68	2,382,932,980.41	2,683,087,643.04
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	209,938,715.40	2,429,841,814.70	2,651,342,886.02	257,596,627.83	2,366,597,867.02	2,641,338,297.73
A.4	Aggregate Original Principal O/S balance	292,661,802.77	3,821,828,954.14	4,114,490,756.91	358,656,200.73	3,743,037,296.83	4,101,693,497.56
A.5	Average Current Principal O/S balance	127,343.28	46,360.97	49,279.32	125,848.38	45,724.04	49,369.90
A.6	Average Original Principal O/S balance	161,157.38	72,190.34	75,140.91	159,828.97	71,668.63	75,300.50
A.7	Maximum Current Principal O/S balance	747,631.07	3,797,654.02	3,797,654.02	925,879.61	3,810,524.50	3,810,524.50
A.8	Maximum Original Principal O/S balance	1,337,889.14	4,000,000.00	4,000,000.00	1,352,443.82	4,000,000.00	4,000,000.00
A.9	Total Number of Loans	1,816	52,941	54,757	2,244	52,227	54,471
A.10	Weighted Average Seasoning (years)	8.91	8.90	8.90	8.84	9.10	9.07
A.11	Weighted Average Remaining Maturity (years)	20.70	18.34	18.56	20.61	18.20	18.47
A.12	Weighted Average Current Indexed LTV percent (%)	71.16	40.47	43.25	71.41	39.84	43.38
A.13	Weighted Average Current Unindexed LTV percent (%)	83.47	48.34	51.51	83.53	47.99	51.97
A.14	Weighted Average Original LTV percent (%)	90.41	68.72	70.68	90.80	67.70	70.28
A.15	Weighted Average Interest Rate - Total (%)	1.04	3.66	3.43	1.06	3.64	3.35
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.17	3.80	3.21	1.20	3.75	3.09
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	91.07	96.32	95.84	91.95	96.11	95.65
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	5.66	2.82	3.08	5.16	2.95	3.20
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	2.40	0.61	0.77	2.54	0.72	0.92
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.87	0.25	0.31	0.35	0.21	0.23
A.21	FX Rate	0.9478	-	-	0.9376	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/9/2026			
		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	3,067	1,011,913.08	61,633	11,551,724.25	64,700	12,619,368.35
B.2	Partial Prepayments	0	0.00	228	2,575,011.12	228	2,575,011.12
B.3	Whole Prepayments	4	914,368.72	157	5,786,855.13	161	6,751,582.63
B.4	Total Principal Receipts (B1+B2+B3)	-	1,926,281.80	-	19,913,590.50	-	21,945,962.10

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/9/2026			
		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	2,622	240,463.47	60,257	7,271,996.90	62,879	7,525,703.87
C.2	Interest From Overdues	1,271	1,381.11	16,415	19,381.33	17,686	20,838.50
C.3	Total Interest Receipts (C1+C2)	-	241,844.58	-	7,291,378.23	-	7,546,542.38
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status			As of 30/9/2026			
		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	1,704	210,600,998.85	50,396	2,364,029,929.16	52,100	2,586,229,759.13
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	104	18,651,503.74	2,434	84,132,206.94	2,538	103,810,940.58
A.3	Totals (A1+ A2)	1,808	229,252,502.59	52,830	2,448,162,136.10	54,638	2,690,040,699.71
A.4	In Arrears Loans 90 Days To 360 Days	8	2,002,885.00	111	6,233,868.66	119	8,347,062.37
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	8	2,002,885.00	111	6,233,868.66	119	8,347,062.37

-B-	Breakdown of In Arrears Loans Number Of Days Past Due			As of 30/9/2026			
		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	75	13,096,988.96	2,107	69,256,006.01	2,182	83,074,310.46
B.2	60 Days < Installment <= 89 Days	29	5,554,514.78	327	14,876,200.93	356	20,736,630.11
B.3	Total (B1+B2=A4)	104	18,651,503.74	2,434	84,132,206.94	2,538	103,810,940.58
B.4	90 Days < Installment <= 119 Days	8	2,002,885.00	107	6,196,227.29	115	8,309,421.00
B.5	120 Days < Installment <= 360 Days	0	0.00	4	37,641.37	4	37,641.37
B.6	Total (B4+B5=A4)	8	2,002,885.00	111	6,233,868.66	119	8,347,062.37

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period			As of 30/9/2026			
		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	6,640,858.29	56,485,564.06	93,850,093.04	7,632,382.23	100,856,696.00	67,228,883.66
A.2	Number of Loans	42	466	1,093	211	1,135	677

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	2,651,342,886.02
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	23,198,917.54
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,255,000,000.00

Nominal Value Test Result

Pass

Nominal Value <i>(A+B+LB)</i>	2,674,541,803.56
Bonds Principal * Req.Coverage.Perc. <i>(C * Req.Coverage Perc.)</i>	2,367,750,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,861,593,415.44
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	23,198,917.54
Net Present Value of Covered Bond Liabilities	2,200,359,542.61
Lump Sum Amount <i>(C * 1%)</i>	22,550,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,680,353,968.72
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	23,198,917.54
Net Present Value of Covered Bond Liabilities	2,100,401,669.54
Lump Sum Amount <i>(C * 1%)</i>	22,550,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,095,695,169.05
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	23,198,917.54
Net Present Value of Covered Bond Liabilities	2,276,666,446.31
Lump Sum Amount <i>(C * 1%)</i>	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	84,025,033.81
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	40,816,666.67
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)	23,173,888.89
Credit interest	25,028.64

Opening Balance

23,198,917.53

Required Liquidity Buffer Reserve Ledger Amount	23,173,888.89
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	23,198,917.53

Additional info

as of 30/9/2026

Inderest due on 90+pdp loans <i>(in EURO)</i>	66,396.96
---	-----------

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	1,816	3.32%	243,991,757.32	9.04%
EUR	52,941	96.68%	2,454,396,004.76	90.96%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of OS_Principal
0 - 37.500	15,300	27.94%	371,946,730.39	9.04%
37.501 - 75.000	19,886	36.32%	1,099,216,869.30	26.72%
75.001 - 100.000	8,166	14.91%	720,154,854.50	17.50%
100.001 - 150.000	6,839	12.49%	843,693,049.28	20.51%
150.001 - 250.000	3,434	6.27%	650,310,059.79	15.81%
250.001 - 500.000	992	1.81%	320,488,970.13	7.79%
500.001 +	140	0.26%	108,680,223.52	2.64%
Grand Total	54,757	100.00%	4,114,490,756.91	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,997	54.78%	545,417,420.06	20.21%
37.501 - 75.000	14,535	26.54%	771,828,876.98	28.60%
75.001 - 100.000	4,176	7.63%	360,506,053.94	13.36%
100.001 - 150.000	3,550	6.48%	428,598,420.89	15.88%
150.001 - 250.000	1,839	3.36%	345,766,530.36	12.81%
250.001 - 500.000	577	1.05%	184,419,388.85	6.83%
500.001 +	83	0.15%	61,851,071.01	2.29%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,098	11.14%	103,476,982.00	3.83%
2005	3,015	5.51%	100,011,918.66	3.71%
2006	4,384	8.01%	153,869,890.78	5.70%
2007	3,616	6.60%	126,761,762.71	4.70%
2008	1,973	3.60%	74,467,246.08	2.76%
2009	1,326	2.42%	50,235,978.84	1.86%
2010	1,814	3.31%	73,711,610.78	2.73%
2011	1,702	3.11%	61,957,832.74	2.30%
2012	1,481	2.70%	42,611,830.20	1.58%
2013	1,119	2.04%	31,114,993.49	1.15%
2014	462	0.84%	13,279,166.37	0.49%
2015	409	0.75%	15,636,427.38	0.58%
2016	391	0.71%	16,660,202.01	0.62%
2017	546	1.00%	22,570,048.07	0.84%
2018	734	1.34%	31,828,055.19	1.18%
2019	2,014	3.68%	121,642,084.18	4.51%
2020	6,827	12.47%	447,220,720.77	16.57%
2021	6,335	11.57%	406,477,008.26	15.06%
2022	3,057	5.58%	200,432,740.63	7.43%
2023	1,634	2.98%	109,139,136.09	4.04%
2024	1,087	1.99%	89,136,766.73	3.30%
2025	1,720	3.14%	156,120,184.13	5.79%
2026	3,013	5.50%	250,025,175.99	9.27%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	8,077	14.75%	85,260,006.13	3.16%
2031 - 2035	10,219	18.66%	276,850,059.38	10.26%
2036 - 2040	10,664	19.48%	468,730,451.88	17.37%
2041 - 2045	9,011	16.46%	525,119,467.64	19.46%
2046 +	16,786	30.66%	1,342,427,777.06	49.75%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	5,437	9.93%	43,762,403.44	1.62%
40.01 - 60 months	4,433	8.10%	76,226,304.93	2.82%
60.01 - 90 months	4,561	8.33%	113,464,956.64	4.20%
90.01 - 120 months	5,722	10.45%	194,854,281.42	7.22%
120.01 - 150 months	5,252	9.59%	226,106,548.87	8.38%
150.01 - 180 months	4,901	8.95%	246,716,212.61	9.14%
over 180 months	24,451	44.65%	1,797,257,054.17	66.60%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	474	0.87%	68,164,023.57	2.53%
1.01% - 2.00%	2,302	4.20%	258,768,174.07	9.59%
2.01% - 3.00%	8,535	15.59%	546,186,749.88	20.24%
3.01% - 4.00%	15,275	27.90%	823,890,696.53	30.53%
4.01% - 5.00%	19,997	36.52%	769,997,654.57	28.54%
5.01% - 6.00%	3,085	5.63%	98,015,442.50	3.63%
6.01% - 7.00%	3,521	6.43%	102,898,775.00	3.81%
7.01% +	1,568	2.86%	30,466,245.96	1.13%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	22,184	40.51%	503,018,405.73	18.64%
20.01% - 30.00%	9,408	17.18%	437,486,440.57	16.21%
30.01% - 40.00%	7,955	14.53%	461,369,155.22	17.10%
40.01% - 50.00%	5,747	10.50%	390,129,430.12	14.46%
50.01% - 60.00%	3,918	7.16%	302,295,290.49	11.20%
60.01% - 70.00%	2,497	4.56%	224,744,586.19	8.33%
70.01% - 80.00%	1,539	2.81%	163,864,438.04	6.07%
80.01% - 90.00%	814	1.49%	97,996,944.65	3.63%
90.01% - 100.00%	293	0.54%	40,200,864.25	1.49%
100.00% +	402	0.73%	77,282,206.84	2.86%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,166	31.35%	325,905,820.61	12.08%
20.01% - 30.00%	8,512	15.55%	327,580,419.13	12.14%
30.01% - 40.00%	7,520	13.73%	376,021,883.60	13.94%
40.01% - 50.00%	6,317	11.54%	370,833,725.42	13.74%
50.01% - 60.00%	5,435	9.93%	370,284,801.30	13.72%
60.01% - 70.00%	4,543	8.30%	348,419,511.39	12.91%
70.01% - 80.00%	2,621	4.79%	248,404,496.89	9.21%
80.01% - 90.00%	1,271	2.32%	133,289,937.65	4.94%
90.01% - 100.00%	527	0.96%	64,847,165.16	2.40%
100.00% +	845	1.54%	132,800,000.94	4.92%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,220	7.71%	83,582,240.87	3.10%
20.01% - 30.00%	5,139	9.39%	150,341,479.56	5.57%
30.01% - 40.00%	6,838	12.49%	245,004,039.21	9.08%
40.01% - 50.00%	7,742	14.14%	316,396,892.96	11.73%
50.01% - 60.00%	7,863	14.36%	377,331,727.31	13.98%
60.01% - 70.00%	7,232	13.21%	390,040,470.04	14.45%
70.01% - 80.00%	7,774	14.20%	474,731,707.91	17.59%
80.01% - 90.00%	3,505	6.40%	248,168,531.17	9.20%
90.01% - 100.00%	2,043	3.73%	152,278,805.50	5.64%
100.00% +	2,401	4.38%	260,511,867.56	9.65%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,285	44.35%	1,427,814,476.15	52.91%
Thessaloniki	7,560	13.81%	353,054,305.67	13.08%
Macedonia	5,396	9.85%	184,937,882.69	6.85%
Peloponnese	3,872	7.07%	161,013,783.09	5.97%
Thessaly	3,604	6.58%	130,417,462.10	4.83%
Sterea Ellada	2,767	5.05%	110,854,306.10	4.11%
Creta Island	2,115	3.86%	97,454,441.81	3.61%
Ionian Islands	862	1.57%	40,949,198.57	1.52%
Thrace	1,345	2.46%	51,928,116.30	1.92%
Epirus	1,350	2.47%	49,110,435.06	1.82%
Aegean Islands	1,601	2.92%	90,853,354.53	3.37%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	3,396	6.20%	285,531,058.37	10.58%
12 - 24	1,672	3.05%	148,157,078.15	5.49%
24 - 36	908	1.66%	72,714,566.37	2.69%
36 - 60	5,238	9.57%	344,621,907.82	12.77%
60 - 96	14,615	26.69%	934,496,340.05	34.63%
over 96	28,928	52.83%	912,866,811.33	33.83%
Grand Total	54,757	100.00%	2,698,387,762.08	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	531	0.97%	10,556,019.65	0.39%
5 - 10 years	1,628	2.97%	49,649,745.69	1.84%
10 - 15 years	3,912	7.14%	147,796,622.20	5.48%
15 - 20 years	7,387	13.49%	302,545,778.21	11.21%
20 - 25 years	10,883	19.88%	463,766,946.09	17.19%
25 - 30 years	16,431	30.01%	815,146,331.13	30.21%
30 - 35 years	8,791	16.05%	648,328,123.96	24.03%
35 years +	5,194	9.49%	260,598,195.15	9.66%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	40,665	74.26%	1,877,709,435.45	69.59%
Houses	14,092	25.74%	820,678,326.64	30.41%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	9,489	17.33%	474,640,268.03	17.59%
Purchase	28,290	51.66%	1,610,215,965.73	59.67%
Repair	10,585	19.33%	417,528,062.30	15.47%
Construction (re-mortgage)	122	0.22%	8,178,534.09	0.30%
Purchase (re-mortgage)	638	1.17%	36,796,899.85	1.36%
Repair (re-mortgage)	347	0.63%	17,739,586.09	0.66%
Equity Release	5,286	9.65%	133,288,445.99	4.94%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,737	99.96%	2,696,596,956.16	99.93%
Balloon	20	0.04%	1,790,805.92	0.07%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	40,885	74.67%	1,739,366,368.69	64.46%
Fixed Converting to Floating	11,275	20.59%	760,106,767.37	28.17%
Fixed to Maturity	2,597	4.74%	198,914,626.02	7.37%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

Fixed rate assets35.54%

WAL of assets8.00

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	10,982	26.86%	337,148,871.86	19.38%
Euribor 1 Month	4,549	11.13%	239,735,522.04	13.78%
Euribor 3 Months	17,681	43.25%	820,854,441.94	47.19%
Eurobank OEK's Rate	87	0.21%	1,209,570.71	0.07%
Originator Rate	5,720	13.99%	96,774,681.00	5.56%
Saron 1M ISDA (CHF)	1,092	2.67%	134,308,219.96	7.72%
Saron 3M ISDA (CHF)	707	1.73%	108,171,289.46	6.22%
ESTR 1M ISDA (EUR)	40	0.10%	784,006.40	0.05%
Other	27	0.07%	379,765.32	0.02%
Grand Total	40,885	100.00%	1,739,366,368.69	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	25	0.22%	811,707.91	0.11%
Euribor 1 Month	85	0.75%	5,014,118.66	0.66%
Euribor 3 Months	11,160	98.98%	753,811,091.00	99.17%
Originator Rate	3	0.03%	180,246.33	0.02%
Saron 1M ISDA (CHF)	1	0.01%	76,961.26	0.01%
Saron 3M ISDA (CHF)	1	0.01%	212,642.21	0.03%
Grand Total	11,275	100.00%	760,106,767.37	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	2,741	24.31%	183,390,117.75	24.13%
1 Jan 2031 - 31 Dec 2035	3,006	26.66%	189,542,751.97	24.94%
1 Jan 2036 - 31 Dec 2040	1,889	16.75%	113,908,746.67	14.99%
1 Jan 2041 +	3,639	32.27%	273,265,150.98	35.95%
Grand Total	11,275	100.00%	760,106,767.37	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,757	100.00%	2,698,387,762.08	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	54,757	100.00%	2,698,387,762.08	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	46,990	85.82%	2,444,143,861.99	90.58%
Y	7,767	14.18%	254,243,900.09	9.42%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,897	98.43%	2,656,014,529.28	98.43%
Y	860	1.57%	42,373,232.80	1.57%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,842	96.50%	2,571,509,883.07	95.30%
S	1,915	3.50%	126,877,879.01	4.70%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,298	90.03%	2,520,724,033.01	93.42%
Y	5,459	9.97%	177,663,729.07	6.58%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
I	51,774	94.55%	2,551,862,549.80	94.57%
Second home/Holiday houses	2,502	4.57%	121,448,735.68	4.50%
Buy-to-let/Non-Owner occupied	373	0.68%	20,113,814.00	0.75%
Other	108	0.20%	4,962,662.60	0.18%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,143	24.00%	728,537,362.09	27.00%
Other Private Employees	10,587	19.33%	574,917,290.53	21.31%
Pensioner	9,878	18.04%	320,409,786.12	11.87%
Civil Servant	5,642	10.30%	239,837,348.69	8.89%
Other Self employed	3,349	6.12%	237,117,559.04	8.79%
Unemployed	2,635	4.81%	112,979,665.59	4.19%
Bank employee	1,574	2.87%	104,815,611.50	3.88%
Civil Servant - Policeman	1,677	3.06%	78,952,712.79	2.93%
Military Personnel	1,242	2.27%	58,409,021.54	2.16%
Salesman	1,173	2.14%	53,693,961.46	1.99%
Teacher	1,253	2.29%	46,662,496.52	1.73%
Lawyers - Juurists	498	0.91%	40,505,612.82	1.50%
Independent means	508	0.93%	36,345,969.62	1.35%
Housewife	836	1.53%	33,626,692.23	1.25%
Farmer	762	1.39%	31,576,671.54	1.17%
Grand Total	54,757	100.00%	2,698,387,762.08	100.00%