

EUROBANK S.A.
Covered Bond III Programme
Investor Report

Report No: **84**
Reporting Date: **20/1/2026**



Period of Loan Data Reported:	Starting Date	Ending Date
	1/12/2025	31/12/2025

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

Programme Details							as of 20/1/2026
Series	Issue Date	ISIN	S&P's Rating	Current Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	AA-	491,000,000.00	Euribor 3M + 0,50%	20-Jul-31	20-Jul-81
3	16-Nov-18	XS1910934535	AA-	362,000,000.00	Euribor 3M + 0,50%	20-Jan-31	20-Jan-81
							Fixed Rate Bonds 0% WAL of liabilities 3.26

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-25	20-Jan-26	92	Act/360	2.5040%	3,141,963.56	3,141,963.56
3	20-Oct-25	20-Jan-26	92	Act/360	2.5040%	2,316,478.22	2,316,478.22

II Summary Loan Portfolio - Status - Removals & Replenishments							
Part 1 - Mortgage Asset Portfolio				As of 31/12/2025			Previous Report
-A-	MORTGAGE POOL SUMMARY INFO			CHF	EUR	Total € (Calculated using fixing F/X Rate)	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	112,547,162.28	950,754,800.55	1,071,591,350.13	114,996,464.48	962,587,179.19	1,086,000,427.18
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	112,547,162.28	950,706,035.80	1,071,542,585.38	114,996,464.48	962,587,179.19	1,086,000,427.18
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	108,611,302.58	950,238,090.60	1,066,848,894.31	110,961,784.33	962,098,074.11	1,081,181,336.97
A.4	Aggregate Original Principal O/S balance	208,632,735.41	1,954,461,719.21	2,163,094,454.62	211,840,415.88	1,972,350,433.48	2,184,190,849.36
A.5	Average Current Principal O/S balance	66,360.36	35,873.48	38,001.04	66,897.30	35,914.75	38,077.22
A.6	Average Original Principal O/S balance	123,014.58	73,744.92	76,708.20	123,234.68	73,589.67	76,581.85
A.7	Maximum Current Principal O/S balance	608,235.84	2,788,334.81	2,788,334.81	610,260.56	2,823,179.76	2,823,179.76
A.8	Maximum Original Principal O/S balance	750,000.00	3,200,000.00	3,200,000.00	750,000.00	3,200,000.00	3,200,000.00
A.9	Total Number of Loans	1,696	26,503	28,199	1,719	26,802	28,521
A.10	Weighted Average Seasoning (years)	18.92	12.60	13.31	18.77	12.55	13.26
A.11	Weighted Average Remaining Maturity (years)	13.42	15.54	15.30	13.49	15.57	15.33
A.12	Weighted Average Current Indexed LTV percent (%)	51.30	33.48	35.49	51.48	33.54	35.58
A.13	Weighted Average Current Unindexed LTV percent (%)	53.62	38.78	40.46	53.87	38.84	40.55
A.14	Weighted Average Original LTV percent (%)	70.47	74.94	74.44	70.63	74.78	74.31
A.15	Weighted Average Interest Rate - Total (%)	1.31	3.95	3.65	1.31	3.95	3.65
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.26	3.40	2.36	1.26	3.38	2.36
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.64	94.42	94.89	98.30	98.54	98.51
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.01	5.16	4.69	1.63	1.34	1.37
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.35	0.42	0.41	0.07	0.13	0.12
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	0.00	0.00	0.00	0.00
A.21	FX Rate	0.9314	-	-	0.9318	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2025					
		CHF	EUR	Total € (Calculated using fixing F/X No Of Loans Amount)			
B.1	Scheduled And Paid Repayments	2,475	995,218.80	36,217	6,806,521.30	38,692	8,303,057.86
B.2	Partial Prepayments	0	0.00	155	1,115,345.15	155	1,197,493.18
B.3	Whole Prepayments	5	321,856.73	92	2,405,954.34	97	2,905,015.78
B.4	Total Principal Receipts (B1+B2+B3)	-	1,317,075.53	-	10,327,820.79		12,405,566.82

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/12/2025					
		CHF	EUR	Total € (Calculated using fixing F/X No Of Loans Amount)			
C.1	Interest From Installments	2,045	126,536.82	33,558	3,350,275.54	35,603	3,486,132.12
C.2	Interest From Overdues	709	580.00	6,523	5,924.66	7,232	6,547.38
C.3	Total Interest Receipts (C1+C2)	2,754	127,116.82	40,081.00	3,356,200.20	42,835	3,492,679.50
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/12/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,674	111,013,037.44	23,465	897,676,522.40	25,139	1,016,865,954.91
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	22	1,534,124.84	3,033	53,029,513.40	3,055	54,676,630.47
A.3	Totals (A1+ A2)	1,696	112,547,162.28	26,498	950,706,035.80	28,194	1,071,542,585.38
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	5	48,764.75	5	48,764.75
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	5	48,764.75	5	48,764.75

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/12/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	17	1,136,777.91	2,824	49,076,794.51	2,841	50,297,299.03
B.2	60 Days < Installment <= 89 Days	5	397,346.93	209	3,952,718.89	214	4,379,331.44
B.3	Total (B1+B2=A4)	22	1,534,124.84	3,033	53,029,513.40	3,055	54,676,630.47
B.4	90 Days < Installment <= 119 Days	0	0.00	5	48,764.75	5	48,764.75
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	0	0.00	5	48,764.75	5	48,764.75

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/12/2025					
		CHF		EUR		Total € (Calculated using fixing F/X)	
	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	
A.1	Total Outstanding Balance	0.00	1,138,666.17	0.00	1,544,685.36	0.00	2,767,217.22
A.2	Number of Loans	0	18	0	202	0	220

Statutory Tests

as of 31/12/2025

- A. Adjusted Outstanding Principal Balance of loans in Cover Pool ¹ 1,066,848,894.31
- 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 10,955,630.84
- C. Principal Amount Outstanding of all Series of Covered Bonds 853,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	1,077,804,525.15
Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)	946,830,000.00

Net Present Value Test

Pass

Net Present Value of Loans	1,192,961,637.30
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	10,955,630.84
Net Present Value of Covered Bond Liabilities	875,802,961.22
Lump Sum Amount (C * 1%)	8,530,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	1,136,390,259.36
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	10,955,630.84
Net Present Value of Covered Bond Liabilities	876,011,558.85
Lump Sum Amount (C * 1%)	8,530,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	1,274,370,249.98
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	10,955,630.84
Net Present Value of Covered Bond Liabilities	876,735,984.02
Lump Sum Amount (C * 1%)	8,530,000.00

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	37,028,723.73
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	21,901,860.35
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

Liquidity Buffer Reserve Ledger ²		as of calculation date
Balance at closing (previous period)		10,955,630.81
Credit interest		17,042.09
Opening Balance		10,972,672.90
Required Liquidity Buffer Reserve Ledger Amount		10,855,659.45
Amount credited to the account (payment to BoNY)		0.00
Available o/s Reserve Amount		10,972,672.90

Additional info

Inderest due on 90+pdp loans (in EURO)	744.79
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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

LOAN CURRENCY					
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal	
CHF	1,696	6.01%	120,836,549.58	11.28%	
EUR	26,503	93.99%	950,754,800.55	88.72%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	
ORIGINAL LOAN AMOUNT					
	Num of Loans	% of loans	Principal	% of Principal	
0 - 37.500	6,830	24.22%	168,806,575.31	7.80%	
37.501 - 75.000	10,749	38.12%	609,895,453.24	28.20%	
75.001 - 100.000	4,600	16.31%	410,427,488.63	18.97%	
100.001 - 150.000	3,950	14.01%	490,848,517.48	22.69%	
150.001 - 250.000	1,611	5.71%	305,390,551.49	14.12%	
250.001 - 500.000	399	1.41%	130,368,672.05	6.03%	
500.001 +	60	0.21%	47,357,196.42	2.19%	
Grand Total	28,199	100.00%	2,163,094,454.62	100.00%	
OUTSTANDING LOAN AMOUNT					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 37.500	18,204	64.56%	299,248,228.85	27.93%	
37.501 - 75.000	6,452	22.88%	340,313,885.88	31.76%	
75.001 - 100.000	1,748	6.20%	150,309,546.44	14.03%	
100.001 - 150.000	1,192	4.23%	142,676,868.07	13.31%	
150.001 - 250.000	460	1.63%	84,173,391.58	7.85%	
250.001 - 500.000	124	0.44%	40,075,987.75	3.74%	
500.001 +	19	0.07%	14,793,441.55	1.38%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	
ORIGINATION DATE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
1990-2004	6,899	24.47%	122,690,140.61	11.45%	
2005	2,047	7.26%	79,728,548.76	7.44%	
2006	3,570	12.66%	132,120,365.95	12.33%	
2007	2,906	10.31%	116,288,209.07	10.85%	
2008	1,723	6.11%	68,821,257.94	6.42%	
2009	1,007	3.57%	39,163,976.97	3.65%	
2010	1,023	3.63%	40,899,655.91	3.82%	
2011	915	3.24%	26,863,624.13	2.51%	
2012	812	2.88%	23,119,811.54	2.16%	
2013	553	1.96%	14,659,307.89	1.37%	
2014	254	0.90%	6,859,258.81	0.64%	
2015	141	0.50%	5,898,303.94	0.55%	
2016	157	0.56%	6,690,932.05	0.62%	
2017	261	0.93%	11,398,656.03	1.06%	
2018	439	1.56%	19,120,361.92	1.78%	
2019	323	1.15%	14,436,988.56	1.35%	
2020	384	1.36%	20,736,799.09	1.94%	
2021	1,408	4.99%	85,114,185.69	7.94%	
2022	1,426	5.06%	91,083,432.65	8.50%	
2023	1,147	4.07%	79,921,651.92	7.46%	
2024	799	2.83%	65,406,735.31	6.10%	
2025	5	0.02%	569,145.40	0.05%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	
MATURITY DATE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
2026 - 2030	8,298	29.43%	93,786,171.83	8.75%	
2031 - 2035	6,868	24.36%	202,199,899.64	18.87%	
2036 - 2040	5,238	18.58%	240,640,603.15	22.46%	
2041 - 2045	3,223	11.43%	189,372,151.99	17.67%	
2046 +	4,572	16.21%	345,592,523.52	32.25%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	
REMAIN. TIME TO MATURITY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0 - 40 months	4,642	16.46%	32,590,652.00	3.04%	
40.01 - 60 months	3,015	10.69%	50,780,928.70	4.74%	
60.01 - 90 months	4,688	16.62%	113,559,619.98	10.60%	
90.01 - 120 months	2,640	9.36%	91,930,860.17	8.58%	
120.01 - 150 months	3,495	12.39%	153,944,228.05	14.37%	
150.01 - 180 months	1,778	6.31%	86,450,084.85	8.07%	
over 180 months	7,941	28.16%	542,334,976.39	50.61%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	
INTEREST RATE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 1.00%	157	0.56%	14,338,466.46	1.34%	
1.01% - 2.00%	1,357	4.81%	97,043,854.20	9.06%	
2.01% - 3.00%	625	2.22%	39,217,099.00	3.66%	
3.01% - 4.00%	13,686	48.53%	588,813,073.68	54.95%	
4.01% - 5.00%	9,055	32.11%	249,453,066.55	23.28%	
5.01% - 6.00%	1,445	5.12%	46,152,447.08	4.31%	
6.01% - 7.00%	1,053	3.73%	26,409,141.01	2.46%	
7.01% +	821	2.91%	10,164,202.15	0.95%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	
CURRENT LTV_Indexed					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
0.00% - 20.00%	14,563	51.64%	264,723,613.11	24.70%	
20.01% - 30.00%	5,006	17.75%	217,130,178.09	20.26%	
30.01% - 40.00%	3,662	12.99%	212,682,098.08	19.85%	
40.01% - 50.00%	2,423	8.59%	160,387,777.23	14.97%	
50.01% - 60.00%	1,346	4.77%	102,453,767.15	9.56%	
60.01% - 70.00%	641	2.27%	54,011,618.60	5.04%	
70.01% - 80.00%	336	1.19%	29,438,534.34	2.75%	
80.01% - 90.00%	114	0.40%	14,256,455.45	1.33%	
90.01% - 100.00%	54	0.19%	7,898,892.65	0.74%	
100.00% +	54	0.19%	8,608,415.44	0.80%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	

CURRENT LTV_Unindexed					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
0.00% - 20.00%	12,146	43.07%	196,909,543.35		18.38%
20.01% - 30.00%	5,542	19.65%	196,899,513.84		18.37%
30.01% - 40.00%	3,547	12.58%	181,820,459.39		16.97%
40.01% - 50.00%	2,689	9.54%	163,645,569.86		15.27%
50.01% - 60.00%	2,070	7.34%	139,689,988.95		13.04%
60.01% - 70.00%	1,269	4.50%	97,645,724.83		9.11%
70.01% - 80.00%	708	2.51%	63,177,183.66		5.90%
80.01% - 90.00%	121	0.43%	15,508,284.20		1.45%
90.01% - 100.00%	52	0.18%	8,184,664.14		0.76%
100.00% +	55	0.20%	8,110,417.90		0.76%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

ORIGINAL LTV					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
0.00% - 20.00%	1,572	5.57%	22,072,078.95		2.06%
20.01% - 30.00%	2,367	8.39%	49,077,812.21		4.58%
30.01% - 40.00%	3,338	11.84%	89,364,972.45		8.34%
40.01% - 50.00%	3,968	14.07%	123,192,983.04		11.50%
50.01% - 60.00%	4,352	15.43%	161,707,632.26		15.09%
60.01% - 70.00%	3,901	13.83%	173,668,669.03		16.21%
70.01% - 80.00%	4,195	14.88%	201,309,301.72		18.79%
80.01% - 90.00%	2,135	7.57%	93,213,478.15		8.70%
90.01% - 100.00%	1,292	4.58%	72,913,431.78		6.80%
100.00% +	1,079	3.83%	85,070,990.54		7.94%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

LOCATION OF PROPERTY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
Attica	11,565	41.01%	534,064,826.88		49.84%
Thessaloniki	3,798	13.47%	137,387,132.05		12.82%
Macedonia	3,125	11.08%	80,181,242.67		7.48%
Peloponnese	2,145	7.61%	67,063,571.46		6.26%
Thessaly	1,983	7.03%	60,314,083.56		5.63%
Sterea Ellada	1,614	5.72%	47,278,957.99		4.41%
Crete Island	1,175	4.17%	44,399,950.99		4.14%
Ionian Islands	424	1.50%	15,612,041.91		1.46%
Thrace	740	2.62%	23,128,379.07		2.16%
Epirus	864	3.06%	24,209,400.17		2.26%
Aegean Islands	766	2.72%	37,951,763.39		3.54%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

SEASONING					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
0 - 12	0	0.00%	0.00		0.00%
12 - 24	794	2.82%	65,309,817.76		6.09%
24 - 36	1,107	3.93%	77,143,097.95		7.20%
36 - 60	2,843	10.08%	177,490,989.00		16.56%
60 - 96	1,139	4.04%	54,317,167.35		5.07%
over 96	22,316	79.14%	697,330,278.07		65.07%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

LEGAL LOAN TERM					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
0 - 5 years	5	0.02%	92,499.21		0.01%
5 - 10 years	258	0.91%	8,744,756.02		0.82%
10 - 15 years	1,506	5.34%	38,916,881.67		3.63%
15 - 20 years	3,997	14.17%	102,847,003.97		9.60%
20 - 25 years	6,224	22.07%	196,635,823.73		18.35%
25 - 30 years	11,010	39.04%	416,967,681.74		38.91%
30 - 35 years	2,624	9.31%	146,875,349.33		13.71%
35 years +	2,575	9.13%	160,511,354.46		14.98%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

REAL ESTATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
Flats	21,389	75.85%	754,634,049.12		70.42%
Houses	6,810	24.15%	316,957,301.02		29.58%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

LOAN PURPOSE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
Construction	5,806	20.59%	223,659,312.76		20.87%
Purchase	15,918	56.45%	671,433,105.96		62.66%
Repair	4,667	16.55%	133,508,307.66		12.46%
Construction (re-mortgage)	44	0.16%	2,258,316.90		0.21%
Purchase (re-mortgage)	338	1.20%	14,901,471.95		1.39%
Repair (re-mortgage)	137	0.49%	5,353,403.22		0.50%
Equity Release	1,289	4.57%	20,477,431.69		1.91%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

INTEREST PAYMENT FREQUENCY					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal	Euro Equiv.
FA	28,177	99.92%	1,069,553,198.48		99.81%
Balloon	22	0.08%	2,038,151.65		0.19%
Grand Total	28,199	100.00%	1,071,591,350.13		100.00%

INTEREST RATE TYPE					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal</	

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	8,696	39.86%	274,429,951.43	40.82%	
Euribor 1 Month	821	3.76%	30,949,738.73	4.60%	
Euribor 3 Months	4,096	18.77%	148,224,933.40	22.05%	
Eurobank OEK's Rate	34	0.16%	464,376.34	0.07%	
Originator Rate	6,487	29.73%	99,202,522.82	14.76%	
Saron 1M ISDA (CHF)	1,453	6.66%	99,978,236.28	14.87%	
Saron 3M ISDA (CHF)	208	0.95%	18,796,085.44	2.80%	
ESTR 1M ISDA (EUR)	4	0.02%	59,546.48	0.01%	
Other	18	0.08%	189,739.70	0.03%	
Grand Total	21,817	100.00%	672,295,130.62	100.00%	

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
ECB Tracker	22	0.35%	615,024.03	0.15%	
Euribor 1 Month	16	0.25%	510,321.75	0.13%	
Euribor 3 Months	6,305	99.40%	397,150,980.02	99.72%	
Grand Total	6,343	100.00%	398,276,325.80	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	2	0.03%	139,690.49	0.04%	
1 Jan 2026 - 31 Dec 2030	1,766	27.84%	110,401,270.67	27.72%	
1 Jan 2031 - 31 Dec 2035	1,507	23.76%	91,899,401.22	23.07%	
1 Jan 2036 - 31 Dec 2040	1,103	17.39%	61,236,757.70	15.38%	
1 Jan 2041 +	1,965	30.98%	134,599,205.72	33.80%	
Grand Total	6,343	100.00%	398,276,325.80	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	28,199	100.00%	1,071,591,350.13	100.00%	
Y	0	0.00%	0.00	0.00%	
Grand Total	28,199	100.00%	1,071,591,350.13	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	23,987	85.06%	981,708,663.46	91.61%	
Y	4,212	14.94%	89,882,686.67	8.39%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	27,182	96.39%	1,014,795,706.76	94.70%	
Y	1,017	3.61%	56,795,643.37	5.30%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	28,199	100.00%	1,071,591,350.13	100.00%	
S	0	0.00%	0.00	0.00%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	26,495	93.96%	1,033,414,555.66	96.44%	
Y	1,704	6.04%	38,176,794.48	3.56%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	26,860	95.25%	1,010,089,593.34	94.26%	
Second home/Holiday houses	1,185	4.20%	53,698,196.08	5.01%	
Buy-to-let/Non-Owner occupied	75	0.27%	4,543,998.32	0.42%	
Other	79	0.28%	3,259,562.39	0.30%	
Grand Total	28,199	100.00%	1,071,591,350.13	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	6,700	23.76%	288,527,824.09	26.93%	
Other Private Employees	4,998	17.72%	238,032,142.10	22.21%	
Civil Servant	3,862	13.70%	127,543,110.37	11.90%	
Pensioner	4,889	17.34%	106,369,873.65	9.93%	
Other Self Employed	1,503	5.33%	87,533,830.09	8.17%	
Civil Servant - Policeman	1,063	3.77%	45,686,557.06	4.26%	
Teacher	1,053	3.73%	30,167,077.92	2.82%	
Military Personnel	690	2.45%	27,878,953.26	2.60%	
Unemployed	836	2.96%	24,901,474.89	2.32%	
Salesman	608	2.16%	23,504,601.53	2.19%	
Civil Servant - Primary School Teachers	841	2.98%	18,317,664.92	1.71%	
Lawyers - Jurists	249	0.88%	16,286,742.78	1.52%	
Accountant	294	1.04%	13,267,672.27	1.24%	
Housewife	393	1.39%	12,112,282.08	1.13%	
Independent Means	220	0.78%	11,461,543.13	1.07%	
Grand Total	28,199	100.00%	1,071,59		