

EUROBANK S.A.

Covered Bond III Programme
Investor ReportReport No: **85**Reporting Date: **20/2/2026**

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

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

as of 20/2/2026

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% (maximum 3.5%)*	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
				853,000,000.00		Fixed Rate Bonds 0%	

*Maximum interest rate effective from 20th February 2026

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-26	20-Apr-26	31	Act/360	2.5330%	1,070,966.47	-
3	20-Jan-26	20-Apr-26	31	Act/360	2.5330%	789,592.39	-

Summary Loan Portfolio - Status - Removals & Replenishments**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/1/2026			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	115,869,076.39	995,994,667.06	1,122,530,733.88	112,547,162.28	950,754,800.55	1,071,591,350.13
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	115,869,076.39	995,994,667.06	1,122,530,733.88	112,547,162.28	950,706,035.80	1,071,542,585.38
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	111,031,338.09	994,926,654.80	1,116,179,617.66	108,611,302.58	950,238,090.60	1,066,848,894.31
A.4	Aggregate Original Principal O/S balance	213,255,903.96	2,002,210,997.93	2,215,466,901.89	208,632,735.41	1,954,461,719.21	2,163,094,454.62
A.5	Average Current Principal O/S balance	67,131.56	36,988.70	39,176.73	66,360.36	35,873.48	38,001.04
A.6	Average Original Principal O/S balance	123,554.98	74,357.00	77,320.59	123,014.58	73,744.92	76,708.20
A.7	Maximum Current Principal O/S balance	606,207.77	2,753,390.55	2,753,390.55	608,235.84	2,788,334.81	2,788,334.81
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	1,726	26,927	28,653	1,696	26,503	28,199
A.10	Weighted Average Seasoning (years)	19.00	12.09	12.87	18.92	12.60	13.31
A.11	Weighted Average Remaining Maturity (years)	13.54	15.96	15.68	13.42	15.54	15.30
A.12	Weighted Average Current Indexed LTV percent (%)	53.10	34.71	36.78	51.30	33.48	35.49
A.13	Weighted Average Current Unindexed LTV percent (%)	55.30	39.77	41.52	53.62	38.78	40.46
A.14	Weighted Average Original LTV percent (%)	70.85	76.20	75.60	70.47	74.94	74.44
A.15	Weighted Average Interest Rate - Total (%)	1.31	3.94	3.64	1.31	3.95	3.65
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.26	3.38	2.32	1.26	3.40	2.36
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.67	98.57	98.58	98.64	94.42	94.89
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.07	1.27	1.24	1.01	5.16	4.69
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.27	0.16	0.18	0.35	0.42	0.41
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	0.00	0.00	0.01	0.00
A.21	FX Rate	0.9157	-	-	0.9314	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2026					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments						
B.2	Partial Prepayments						
B.3	Whole Prepayments						
B.4	Total Principal Receipts (B1+B2+B3)						

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/1/2026					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments						
C.2	Interest From Overdues						
C.3	Total Interest Receipts (C1+C2)						
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)						

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/1/2026					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,710	114,322,679.08	26,429	981,753,214.78	28,139	1,106,600,521.85
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	16	1,546,397.31	498	14,241,452.28	514	15,930,212.04
A.3	Totals (A1+ A2)	1,726	115,869,076.39	26,927	995,994,667.06	28,653	1,122,530,733.88
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	0	0.00	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	0	0.00	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/1/2026					
		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	12	1,239,006.79	451	12,601,966.32	463	13,955,036.97
B.2	60 Days < Installment <= 89 Days	4	307,390.52	47	1,639,485.96	51	1,975,175.07
B.3	Total (B1+B2=A4)	16	1,546,397.31	498	14,241,452.28	514	15,930,212.04
B.4	90 Days < Installment <= 119 Days	0	0.00	0	0.00	0	0.00
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	0	0.00	0	0.00

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/1/2026					
		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	4,735,170.12	334,006.02	56,142,160.32	1,669,513.68	61,313,253.60	2,034,268.53
A.2	Number of Loans	48	13	658	141	706	154

Statutory Tests

as of 31/1/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool ¹	1,116,179,617.66
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	10,972,672.93
C.	Principal Amount Outstanding of all Series of Covered Bonds	853,000,000.00

Nominal Value Test Result

Pass

Nominal Value (A+B+LB)

1,127,152,290.59

Bonds Principal * Req.Coverage.Perc. (C * Req.Coverage Perc.)

946,830,000.00

Net Present Value Test

Pass

Net Present Value of Loans

1,252,387,973.26

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

10,972,672.93

Net Present Value of Covered Bond Liabilities

871,884,718.75

Lump Sum Amount (C * 1%)

8,530,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans

1,188,809,240.94

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

10,972,672.93

Net Present Value of Covered Bond Liabilities

869,325,530.39

Lump Sum Amount (C * 1%)

8,530,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans

1,344,177,475.28

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

10,972,672.93

Net Present Value of Covered Bond Liabilities

875,605,146.36

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

38,565,860.03

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

22,067,616.07

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)

10,972,672.90

Credit interest

16,535.21

Opening Balance

10,989,208.11

Required Liquidity Buffer Reserve Ledger Amount

10,949,999.91

Amount credited to the account (payment to BoNY)

0.00

Available o/s Reserve Amount

10,989,208.11

Additional info

as of 31/1/2026

Interest due on 90+pdp loans (in EURO)

0.00

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
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LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	1,726	6.02%	126,536,066.82	11.27%
EUR	26,927	93.98%	995,994,667.06	88.73%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	6,872	23.98%	169,891,312.47	7.67%
37.501 - 75.000	10,917	38.10%	619,473,323.91	27.96%
75.001 - 100.000	4,670	16.30%	416,681,498.69	18.81%
100.001 - 150.000	4,043	14.11%	502,801,161.79	22.70%
150.001 - 250.000	1,666	5.81%	316,007,835.02	14.26%
250.001 - 500.000	418	1.46%	136,004,037.27	6.14%
500.001 +	67	0.23%	54,607,732.74	2.46%
Grand Total	28,653	100.00%	2,215,466,901.89	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	18,262	63.74%	301,246,226.83	26.84%
37.501 - 75.000	6,596	23.02%	348,151,357.51	31.01%
75.001 - 100.000	1,829	6.38%	157,336,827.42	14.02%
100.001 - 150.000	1,281	4.47%	153,554,741.79	13.68%
150.001 - 250.000	513	1.79%	94,358,559.04	8.41%
250.001 - 500.000	148	0.52%	47,531,188.27	4.23%
500.001 +	24	0.08%	20,351,833.03	1.81%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,858	23.93%	121,629,789.95	10.84%
2005	2,044	7.13%	80,093,347.62	7.14%
2006	3,517	12.27%	131,949,462.25	11.75%
2007	2,912	10.16%	117,127,206.44	10.43%
2008	1,740	6.07%	70,242,805.37	6.26%
2009	1,009	3.52%	39,218,351.92	3.49%
2010	1,024	3.57%	40,595,373.18	3.62%
2011	894	3.12%	26,896,931.49	2.40%
2012	814	2.84%	23,099,222.16	2.06%
2013	562	1.96%	14,974,063.80	1.33%
2014	266	0.93%	7,728,319.77	0.69%
2015	161	0.56%	6,752,709.09	0.60%
2016	163	0.57%	6,926,871.62	0.62%
2017	262	0.91%	11,333,753.72	1.01%
2018	439	1.53%	19,044,236.42	1.70%
2019	328	1.14%	14,674,444.90	1.31%
2020	405	1.41%	21,672,679.07	1.93%
2021	1,410	4.92%	85,174,242.21	7.59%
2022	1,435	5.01%	91,525,411.59	8.15%
2023	1,180	4.12%	83,752,813.33	7.46%
2024	882	3.08%	72,686,025.18	6.48%
2025	348	1.21%	35,432,672.81	3.16%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	8,162	28.49%	91,842,120.07	8.18%
2031 - 2035	6,942	24.23%	203,725,711.05	18.15%
2036 - 2040	5,314	18.55%	244,396,697.68	21.77%
2041 - 2045	3,340	11.66%	200,481,854.06	17.86%
2046 +	4,895	17.08%	382,084,351.03	34.04%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,574	15.96%	32,553,981.36	2.90%
40.01 - 60 months	3,679	12.84%	62,172,328.75	5.54%
60.01 - 90 months	4,038	14.09%	102,459,347.84	9.13%
90.01 - 120 months	2,775	9.68%	97,150,072.14	8.65%
120.01 - 150 months	3,454	12.05%	152,100,509.63	13.55%
150.01 - 180 months	1,806	6.30%	88,531,371.57	7.89%
over 180 months	8,327	29.06%	587,563,122.60	52.34%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	160	0.56%	14,668,411.99	1.31%
1.01% - 2.00%	1,387	4.84%	102,547,941.79	9.14%
2.01% - 3.00%	670	2.34%	48,067,862.45	4.28%
3.01% - 4.00%	13,840	48.30%	605,783,875.60	53.97%
4.01% - 5.00%	9,267	32.34%	267,899,289.24	23.87%
5.01% - 6.00%	1,523	5.32%	49,186,955.38	4.38%
6.01% - 7.00%	988	3.45%	24,405,093.83	2.17%
7.01% +	818	2.85%	9,971,303.61	0.89%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,624	51.04%	267,764,676.09	23.85%
20.01% - 30.00%	5,007	17.47%	222,385,959.37	19.81%
30.01% - 40.00%	3,701	12.92%	213,135,401.46	18.99%
40.01% - 50.00%	2,467	8.61%	164,587,461.84	14.66%
50.01% - 60.00%	1,395	4.87%	109,129,082.22	9.72%
60.01% - 70.00%	729	2.54%	64,385,781.03	5.74%
70.01% - 80.00%	420	1.47%	38,424,544.03	3.42%
80.01% - 90.00%	173	0.60%	21,230,306.49	1.89%
90.01% - 100.00%	60	0.21%	9,021,451.29	0.80%
100.00% +	77	0.27%	12,466,070.06	1.11%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,216	42.63%	199,864,122.66	17.80%
20.01% - 30.00%	5,557	19.39%	202,683,020.92	18.06%
30.01% - 40.00%	3,554	12.40%	181,537,067.96	16.17%
40.01% - 50.00%	2,728	9.52%	168,178,967.35	14.98%
50.01% - 60.00%	2,147	7.49%	147,053,959.25	13.10%
60.01% - 70.00%	1,341	4.68%	107,050,205.60	9.54%
70.01% - 80.00%	795	2.77%	72,715,180.42	6.48%
80.01% - 90.00%	186	0.65%	23,232,644.90	2.07%
90.01% - 100.00%	60	0.21%	9,071,100.52	0.81%
100.00% +	69	0.24%	11,144,464.30	0.99%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,586	5.54%	22,743,208.34	2.03%
20.01% - 30.00%	2,380	8.31%	50,463,811.81	4.50%
30.01% - 40.00%	3,375	11.78%	91,663,311.32	8.17%
40.01% - 50.00%	3,998	13.95%	128,949,547.62	11.49%
50.01% - 60.00%	4,382	15.29%	165,878,468.37	14.78%
60.01% - 70.00%	3,978	13.88%	180,353,328.20	16.07%
70.01% - 80.00%	4,252	14.84%	209,366,281.67	18.65%
80.01% - 90.00%	2,189	7.64%	100,409,295.17	8.94%
90.01% - 100.00%	1,322	4.61%	76,056,494.90	6.78%
100.00% +	1,191	4.16%	96,646,986.48	8.61%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	11,790	41.15%	564,684,324.99	50.30%
Thessaloniki	3,840	13.40%	142,557,761.56	12.70%
Macedonia	3,141	10.96%	81,793,907.23	7.29%
Peloponnese	2,175	7.59%	69,510,763.05	6.19%
Thessaly	2,018	7.04%	63,222,111.92	5.63%
Sterea Ellada	1,639	5.72%	48,605,509.27	4.33%
Creta Island	1,182	4.13%	45,528,667.87	4.06%
Ionian Islands	435	1.52%	16,415,792.45	1.46%
Thrace	763	2.66%	25,005,879.74	2.23%
Epirus	869	3.03%	24,714,220.24	2.20%
Aegean Islands	801	2.80%	40,491,795.57	3.61%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	331	1.16%	33,797,722.78	3.01%
12 - 24	808	2.82%	69,035,152.51	6.15%
24 - 36	1,075	3.75%	76,471,657.49	6.81%
36 - 60	2,809	9.80%	174,062,902.18	15.51%
60 - 96	1,322	4.61%	67,301,670.96	6.00%
over 96	22,308	77.86%	701,861,627.96	62.52%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7	0.02%	173,379.68	0.02%
5 - 10 years	275	0.96%	9,741,934.37	0.87%
10 - 15 years	1,532	5.35%	41,594,337.20	3.71%
15 - 20 years	4,029	14.06%	109,135,626.03	9.72%
20 - 25 years	6,313	22.03%	204,314,316.61	18.20%
25 - 30 years	11,130	38.84%	430,739,101.60	38.37%
30 - 35 years	2,762	9.64%	162,866,031.40	14.51%
35 years +	2,605	9.09%	163,966,006.99	14.61%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	21,612	75.43%	783,763,311.60	69.82%
Houses	7,041	24.57%	338,767,422.29	30.18%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	5,911	20.63%	231,514,267.02	20.62%
Purchase	16,215	56.59%	712,243,578.11	63.45%
Repair	4,724	16.49%	135,547,602.13	12.08%
Construction (re-mortgage)	47	0.16%	2,554,114.86	0.23%
Purchase (re-mortgage)	339	1.18%	15,137,803.26	1.35%
Repair (re-mortgage)	139	0.49%	5,353,104.09	0.48%
Equity Release	1,278	4.46%	20,180,264.41	1.80%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	28,631	99.92%	1,120,478,383.51	99.82%
Balloon	22	0.08%	2,052,350.38	0.18%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	21,747	75.90%	673,885,299.31	60.03%
Fixed Converting to Floating	6,856	23.93%	446,669,167.38	39.79%
Fixed to Maturity	50	0.17%	1,976,267.19	0.18%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

Fixed rate assets **39.97%**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	8,639	39.73%	271,759,310.90	40.33%
Euribor 1 Month	814	3.74%	30,574,061.93	4.54%
Euribor 3 Months	4,106	18.88%	149,134,851.03	22.13%
Eurobank OEK's Rate	34	0.16%	457,638.66	0.07%
Originator Rate	6,447	29.65%	98,253,900.04	14.58%
Saron 1M ISDA (CHF)	1,474	6.78%	103,685,896.30	15.39%
Saron 3M ISDA (CHF)	211	0.97%	19,774,302.77	2.93%
ESTR 1M ISDA (EUR)	4	0.02%	58,511.33	0.01%
Other	18	0.08%	186,826.35	0.03%
Grand Total	21,747	100.00%	673,885,299.31	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22	0.32%	607,362.21	0.14%
Euribor 1 Month	17	0.25%	536,833.94	0.12%
Euribor 3 Months	6,816	99.42%	445,418,877.00	99.72%
Saron 3M ISDA (CHF)	1	0.01%	106,094.23	0.02%
Grand Total	6,856	100.00%	446,669,167.38	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	15	0.22%	774,767.99	0.17%
1 Jan 2026 - 31 Dec 2030	1,897	27.67%	130,204,133.19	29.15%
1 Jan 2031 - 31 Dec 2035	1,637	23.88%	101,339,279.08	22.69%
1 Jan 2036 - 31 Dec 2040	1,149	16.76%	63,800,166.22	14.28%
1 Jan 2041 +	2,158	31.48%	150,550,820.90	33.71%
Grand Total	6,856	100.00%	446,669,167.38	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,653	100.00%	1,122,530,733.88	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	28,653	100.00%	1,122,530,733.88	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	24,373	85.06%	1,028,675,288.44	91.64%
Y	4,280	14.94%	93,855,445.44	8.36%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,633	96.44%	1,064,672,211.47	94.85%
Y	1,020	3.56%	57,858,522.41	5.15%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,653	100.00%	1,122,530,733.88	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	26,948	94.05%	1,084,049,212.14	96.57%
Y	1,705	5.95%	38,481,521.74	3.43%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	27,277	95.20%	1,054,008,226.66	93.90%
Second home/Holiday houses	1,218	4.25%	60,586,272.41	5.40%
Buy-to-let/Non-Owner occupied	77	0.27%	4,632,130.58	0.41%
Other	81	0.28%	3,304,104.23	0.29%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	6,780	23.66%	298,443,143.25	26.59%
Other Private Employees	5,226	18.24%	259,805,845.03	23.14%
Civil Servant	3,909	13.64%	131,728,625.83	11.73%
Pensioner	4,894	17.08%	107,313,440.53	9.56%
Other Self Employed	1,560	5.44%	97,580,790.80	8.69%
Civil Servant - Policeman	1,081	3.77%	47,141,212.31	4.20%
Teacher	1,048	3.66%	29,728,795.22	2.65%
Military Personnel	695	2.43%	28,421,509.73	2.53%
Unemployed	832	2.90%	24,752,310.55	2.21%
Salesman	620	2.16%	24,163,014.97	2.15%
Civil Servant - Primary School Teachers	832	2.90%	18,194,199.19	1.62%
Lawyers - Jurists	259	0.90%	16,995,669.51	1.51%
Accountant	300	1.05%	13,921,191.56	1.24%
Housewife	397	1.39%	12,254,070.50	1.09%
Independent Means	220	0.77%	12,086,914.90	1.08%
Grand Total	28,653	100.00%	1,122,530,733.88	100.00%