

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



Report No: **86**  
Reporting Date: **20/3/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2026	28/2/2026

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

**I Programme Details** as of 20/3/2026

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-31
3	16-Nov-18	XS1910934535	AA	362,000,000.00	Euribor 3M + 0,50%	20-Jan-31	20-Jan-31
				853,000,000.00			

Fixed Rate Bonds 0%  
WAL of liabilities 3.26

\*Maximum interest rate effective from 20<sup>th</sup> 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	59	Act/360	2.5330%	2,038,291.03	-
3	20-Jan-26	20-Apr-26	59	Act/360	2.5330%	1,502,772.61	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 28/2/2026			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	110,614,439.48	986,078,110.60	1,107,579,032.70	115,869,076.39	995,994,667.06	1,122,530,733.88
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	110,614,439.48	986,078,110.60	1,107,579,032.70	115,869,076.39	995,994,667.06	1,122,530,733.88
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	105,813,667.25	985,048,708.82	1,101,276,374.96	111,031,338.09	994,926,654.80	1,116,179,617.66
A.4	Aggregate Original Principal O/S balance	203,602,258.89	1,989,755,762.61	2,193,358,021.50	213,255,903.96	2,002,210,997.93	2,215,466,901.89
A.5	Average Current Principal O/S balance	67,079.71	36,869.62	39,007.50	67,131.56	36,988.70	39,176.73
A.6	Average Original Principal O/S balance	123,470.14	74,397.30	77,247.24	123,554.98	74,357.00	77,320.59
A.7	Maximum Current Principal O/S balance	604,176.42	2,718,346.70	2,718,346.70	606,207.77	2,753,390.55	2,753,390.55
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	1,649	26,745	28,394	1,726	26,927	28,653
A.10	Weighted Average Seasoning (years)	19.07	12.14	12.90	19.00	12.09	12.87
A.11	Weighted Average Remaining Maturity (years)	13.64	15.92	15.67	13.54	15.96	15.68
A.12	Weighted Average Current Indexed LTV percent (%)	53.63	34.62	36.71	53.10	34.71	36.78
A.13	Weighted Average Current Unindexed LTV percent (%)	55.88	39.68	41.45	55.30	39.77	41.52
A.14	Weighted Average Original LTV percent (%)	71.00	76.19	75.62	70.85	76.20	75.60
A.15	Weighted Average Interest Rate - Total (%)	1.30	3.94	3.65	1.31	3.94	3.64
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.25	3.40	2.32	1.26	3.38	2.32
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.59	97.58	97.58	98.67	98.57	98.58
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.33	2.27	2.28	1.07	1.27	1.24
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.08	0.15	0.14	0.27	0.16	0.18
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	0.00	0.00	0.00	0.00
A.21	FX Rate	0.9104	-	-	0.9157	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2026					
		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	2,413	967,550.82	30,508	5,971,962.73	32,921	7,527,263.84
B.2	Partial Prepayments	2	16,121.20	90	677,833.71	92	760,666.14
B.3	Whole Prepayments	2	6,847.33	66	1,280,595.13	68	1,413,476.43
B.4	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>990,519.35</b>	-	<b>7,930,391.57</b>	-	<b>9,701,406.40</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 28/2/2026					
		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	1,927	123,900.59	28,782	3,120,189.02	30,709	3,256,283.69
C.2	Interest From Overdues	675	562.48	5,100	4,683.35	5,775	5,301.19
C.3	<b>Total Interest Receipts (C1+C2)</b>	<b>2,602</b>	<b>124,463.07</b>	<b>33,882.00</b>	<b>3,124,872.37</b>	<b>36,484</b>	<b>3,261,584.88</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 28/2/2026					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,621	107,948,946.34	25,631	962,219,187.30	27,252	1,080,792,283.02
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	28	2,665,493.14	1,114	23,858,923.30	1,142	26,786,749.68
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>1,649</b>	<b>110,614,439.48</b>	<b>26,745</b>	<b>986,078,110.60</b>	<b>28,394</b>	<b>1,107,579,032.70</b>
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
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 28/2/2026					
		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	26	2,579,208.61	1,059	22,407,818.59	1,085	25,240,868.47
B.2	60 Days < Installment <= 89 Days	2	86,284.53	55	1,451,104.71	57	1,545,881.21
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>28</b>	<b>2,665,493.14</b>	<b>1,114</b>	<b>23,858,923.30</b>	<b>1,142</b>	<b>26,786,749.68</b>
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>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 28/2/2026					
		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	0.00	4,266,919.25	0.00	2,073,543.15	0.00	6,760,405.24
A.2	Number of Loans	0	74	0	112	0	186

## Statutory Tests

as of 28/2/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,101,276,374.96
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	10,989,208.14
C.	Principal Amount Outstanding of all Series of Covered Bonds	853,000,000.00

### Nominal Value Test Result

Pass

Nominal Value (A+B+LB)	1,112,265,583.10
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	946,830,000.00

### Net Present Value Test

Pass

Net Present Value of Loans	1,240,577,605.48
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	10,989,208.14
Net Present Value of Covered Bond Liabilities	861,151,195.04
Lump Sum Amount ( C * 1% )	8,530,000.00
<b>Parallel shift +200bps of current interest rate curve</b>	<b>Pass</b>
Net Present Value of Loans	1,176,866,622.91
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	10,989,208.14
Net Present Value of Covered Bond Liabilities	860,441,725.93
Lump Sum Amount ( C * 1% )	8,530,000.00
<b>Parallel shift -200bps of current interest rate curve</b>	<b>Pass</b>
Net Present Value of Loans	1,333,261,905.33
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	10,989,208.14
Net Present Value of Covered Bond Liabilities	862,949,905.45
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	38,159,541.12
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	20,098,677.72
Under any Hedging agreements	0.00

### Parameters

LTV Cap	80.00%
Required Coverage Percentage	111.00%

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

as of calculation date

Balance at closing (previous period)	10,989,208.11
Credit interest	14,957.53
<b>Opening Balance</b>	<b>11,004,165.64</b>
Required Liquidity Buffer Reserve Ledger Amount	11,133,927.55
Amount credited to the account (payment to BoNY)	129,761.91
<b>Available o/s Reserve Amount</b>	<b>11,133,927.55</b>

### Additional info

as of 28/2/2026

Interest due on 90+pdp loans (in EURO)	0.00
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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	1,649	5.81%	121,500,922.10	10.97%
EUR	26,745	94.19%	986,078,110.60	89.03%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	6,802	23.96%	168,280,166.17	7.67%
37.501 - 75.000	10,840	38.18%	615,011,894.00	28.04%
75.001 - 100.000	4,637	16.33%	413,733,396.74	18.86%
100.001 - 150.000	3,999	14.08%	497,309,665.53	22.67%
150.001 - 250.000	1,637	5.77%	310,213,163.77	14.14%
250.001 - 500.000	412	1.45%	134,198,363.65	6.12%
500.001 +	67	0.24%	54,611,371.64	2.49%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>2,193,358,021.50</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	18,126	63.84%	298,071,764.85	26.91%
37.501 - 75.000	6,544	23.05%	345,249,286.72	31.17%
75.001 - 100.000	1,805	6.36%	155,292,756.34	14.02%
100.001 - 150.000	1,253	4.41%	150,457,701.55	13.58%
150.001 - 250.000	498	1.75%	91,832,959.75	8.29%
250.001 - 500.000	144	0.51%	46,398,594.25	4.19%
500.001 +	24	0.08%	20,275,969.24	1.83%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,790	23.91%	119,350,296.61	10.78%
2005	2,030	7.15%	78,941,451.08	7.13%
2006	3,473	12.23%	130,220,566.65	11.76%
2007	2,864	10.09%	113,623,978.64	10.26%
2008	1,719	6.05%	68,882,138.92	6.22%
2009	1,004	3.54%	38,683,330.80	3.49%
2010	1,020	3.59%	40,226,139.73	3.63%
2011	871	3.07%	26,517,939.14	2.39%
2012	811	2.86%	22,869,382.44	2.06%
2013	559	1.97%	14,861,916.78	1.34%
2014	266	0.94%	7,677,823.66	0.69%
2015	159	0.56%	6,706,608.11	0.61%
2016	161	0.57%	6,812,459.27	0.62%
2017	261	0.92%	11,272,152.30	1.02%
2018	436	1.54%	18,897,220.89	1.71%
2019	325	1.14%	14,527,676.43	1.31%
2020	404	1.42%	21,569,155.61	1.95%
2021	1,410	4.97%	84,704,908.53	7.65%
2022	1,432	5.04%	91,030,117.74	8.22%
2023	1,174	4.13%	82,847,422.93	7.48%
2024	880	3.10%	72,281,537.00	6.53%
2025	345	1.22%	35,074,809.45	3.17%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	8,004	28.19%	88,206,773.93	7.96%
2031 - 2035	6,904	24.31%	200,303,770.92	18.08%
2036 - 2040	5,283	18.61%	240,698,703.51	21.73%
2041 - 2045	3,324	11.71%	198,624,233.22	17.93%
2046 +	4,879	17.18%	379,745,551.12	34.29%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</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	4,512	15.89%	31,633,183.65	2.86%
40.01 - 60 months	3,683	12.97%	61,554,362.19	5.56%
60.01 - 90 months	4,174	14.70%	106,800,747.28	9.64%
90.01 - 120 months	2,658	9.36%	93,359,447.50	8.43%
120.01 - 150 months	3,338	11.76%	146,418,915.80	13.22%
150.01 - 180 months	1,797	6.33%	88,176,605.94	7.96%
over 180 months	8,232	28.99%	579,635,770.34	52.33%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</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%	161	0.57%	14,680,251.05	1.33%
1.01% - 2.00%	1,316	4.63%	97,891,074.29	8.84%
2.01% - 3.00%	660	2.32%	47,442,602.58	4.28%
3.01% - 4.00%	13,740	48.39%	598,480,997.43	54.04%
4.01% - 5.00%	9,202	32.41%	266,167,333.40	24.03%
5.01% - 6.00%	1,451	5.11%	46,614,020.36	4.21%
6.01% - 7.00%	1,052	3.71%	26,486,581.75	2.39%
7.01% +	812	2.86%	9,816,171.84	0.89%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</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%	14,546	51.23%	265,412,156.29	23.96%
20.01% - 30.00%	4,963	17.48%	220,508,816.46	19.91%
30.01% - 40.00%	3,654	12.87%	209,865,429.16	18.95%
40.01% - 50.00%	2,423	8.53%	162,114,681.66	14.64%
50.01% - 60.00%	1,381	4.86%	107,509,768.01	9.71%
60.01% - 70.00%	715	2.52%	63,215,374.62	5.71%
70.01% - 80.00%	409	1.44%	37,043,322.50	3.34%
80.01% - 90.00%	166	0.58%	20,117,615.62	1.82%
90.01% - 100.00%	59	0.21%	9,041,080.11	0.82%
100.00% +	78	0.27%	12,750,788.28	1.15%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,206	42.99%	198,818,760.86	17.95%
20.01% - 30.00%	5,447	19.18%	199,115,186.79	17.98%
30.01% - 40.00%	3,522	12.40%	179,653,142.19	16.22%
40.01% - 50.00%	2,698	9.50%	166,490,389.67	15.03%
50.01% - 60.00%	2,119	7.46%	145,409,036.50	13.13%
60.01% - 70.00%	1,321	4.65%	104,881,771.05	9.47%
70.01% - 80.00%	772	2.72%	69,957,229.96	6.32%
80.01% - 90.00%	178	0.63%	22,521,000.03	2.03%
90.01% - 100.00%	61	0.21%	9,131,534.36	0.82%
100.00% +	70	0.25%	11,600,981.29	1.05%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,571	5.53%	22,053,401.90	1.99%
20.01% - 30.00%	2,363	8.32%	49,657,959.41	4.48%
30.01% - 40.00%	3,360	11.83%	90,632,145.40	8.18%
40.01% - 50.00%	3,953	13.92%	127,294,217.16	11.49%
50.01% - 60.00%	4,356	15.34%	164,139,145.50	14.82%
60.01% - 70.00%	3,922	13.81%	177,471,444.36	16.02%
70.01% - 80.00%	4,216	14.85%	207,289,345.01	18.72%
80.01% - 90.00%	2,166	7.63%	98,990,361.91	8.94%
90.01% - 100.00%	1,302	4.59%	74,231,631.17	6.70%
100.00% +	1,185	4.17%	95,819,380.86	8.65%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	11,685	41.15%	556,749,751.48	50.27%
Thessaloniki	3,807	13.41%	140,900,813.90	12.72%
Macedonia	3,116	10.97%	80,887,303.03	7.30%
Peloponnese	2,154	7.59%	68,618,809.09	6.20%
Thessaly	1,998	7.04%	62,461,054.43	5.64%
Stereia Ellada	1,620	5.71%	47,714,241.16	4.31%
Creta Island	1,169	4.12%	44,675,592.42	4.03%
Ionian Islands	430	1.51%	16,169,774.69	1.46%
Thrace	756	2.66%	24,805,657.34	2.24%
Epirus	863	3.04%	24,485,372.82	2.21%
Aegean Islands	796	2.80%	40,110,662.31	3.62%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	315	1.11%	32,249,624.02	2.91%
12 - 24	752	2.65%	65,052,664.25	5.87%
24 - 36	1,062	3.74%	75,931,063.97	6.86%
36 - 60	2,856	10.06%	175,625,580.94	15.86%
60 - 96	1,317	4.64%	67,743,288.31	6.12%
over 96	22,092	77.81%	690,976,811.21	62.39%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7	0.02%	168,029.36	0.02%
5 - 10 years	271	0.95%	9,541,134.18	0.86%
10 - 15 years	1,504	5.30%	40,932,065.12	3.70%
15 - 20 years	3,962	13.95%	107,241,290.16	9.68%
20 - 25 years	6,258	22.04%	200,861,190.16	18.14%
25 - 30 years	11,053	38.93%	424,996,582.12	38.37%
30 - 35 years	2,747	9.67%	161,119,558.53	14.55%
35 years +	2,592	9.13%	162,719,183.08	14.69%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	21,422	75.45%	773,396,609.69	69.83%
Houses	6,972	24.55%	334,182,423.01	30.17%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	5,868	20.67%	228,404,737.81	20.62%
Purchase	16,056	56.55%	702,735,488.30	63.45%
Repair	4,683	16.49%	133,984,563.49	12.10%
Construction (re-mortgage)	47	0.17%	2,536,495.63	0.23%
Purchase (re-mortgage)	335	1.18%	14,854,494.23	1.34%
Repair (re-mortgage)	138	0.49%	5,228,169.13	0.47%
Equity Release	1,267	4.46%	19,835,084.11	1.79%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	28,374	99.93%	1,105,588,659.91	99.82%
Balloon	20	0.07%	1,990,372.80	0.18%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	21,549	75.89%	665,121,866.79	60.05%
Fixed Converting to Floating	6,799	23.95%	441,385,401.90	39.85%
Fixed to Maturity	46	0.16%	1,071,764.01	0.10%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>INDEX TYPE (FLOATING)</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	8,574	39.79%	268,705,653.03	40.40%
Euribor 1 Month	805	3.74%	29,940,594.24	4.50%
Euribor 3 Months	4,104	19.04%	149,751,067.52	22.51%
Eurobank OEK's Rate	34	0.16%	450,911.72	0.07%
Originator Rate	6,399	29.70%	96,712,413.20	14.54%
Saron 1M ISDA (CHF)	1,410	6.54%	99,984,675.90	15.03%
Saron 3M ISDA (CHF)	202	0.94%	19,337,770.40	2.91%
ESTR 1M ISDA (EUR)	3	0.01%	56,537.18	0.01%
Other	18	0.08%	182,243.60	0.03%
<b>Grand Total</b>	<b>21,549</b>	<b>100.00%</b>	<b>665,121,866.79</b>	<b>100.00%</b>

<b>INDEX TYPE (FIXED CONVERTING TO FLOATING)</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	22	0.32%	599,768.21	0.14%
Euribor 1 Month	17	0.25%	531,516.27	0.12%
Euribor 3 Months	6,760	99.43%	440,254,117.42	99.74%
<b>Grand Total</b>	<b>6,799</b>	<b>100.00%</b>	<b>441,385,401.90</b>	<b>100.00%</b>

<b>FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2026 - 31 Dec 2030	1,860	27.36%	127,564,535.50	28.90%
1 Jan 2031 - 31 Dec 2035	1,633	24.02%	100,478,310.54	22.76%
1 Jan 2036 - 31 Dec 2040	1,148	16.88%	63,333,198.93	14.35%
1 Jan 2041 +	2,158	31.74%	150,009,356.93	33.99%
<b>Grand Total</b>	<b>6,799</b>	<b>100.00%</b>	<b>441,385,401.90</b>	<b>100.00%</b>

<b>SUBSIDISED VS. NON-SUBSIDISED LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,394	100.00%	1,107,579,032.70	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>SUBSIDISED LOANS</b>				
	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>

<b>COMBINED LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,154	85.07%	1,014,771,719.38	91.62%
Y	4,240	14.93%	92,807,313.32	8.38%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>Preferential Rate Euro</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,387	96.45%	1,050,416,943.31	94.84%
Y	1,007	3.55%	57,162,089.39	5.16%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>STAFF LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	28,394	100.00%	1,107,579,032.70	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>ADD-ON LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	26,697	94.02%	1,069,413,508.33	96.55%
Y	1,697	5.98%	38,165,524.38	3.45%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>OCCUPANCY TYPES</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	27,032	95.20%	1,039,674,696.63	93.87%
Second home/Holiday houses	1,206	4.25%	60,012,791.53	5.42%
Buy-to-let/Non-Owner occupied	77	0.27%	4,612,362.99	0.42%
Other	79	0.28%	3,279,181.55	0.30%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>

<b>Top 15 Profession Euro</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	6,707	23.62%	293,481,284.64	26.50%
Other Private Employees	5,195	18.30%	257,186,496.95	23.22%
Civil Servant	3,872	13.64%	129,801,478.10	11.72%
Pensioner	4,874	17.17%	106,715,204.27	9.63%
Other Self Employed	1,541	5.43%	95,807,282.22	8.65%
Civil Servant - Policeman	1,073	3.78%	46,721,363.70	4.22%
Teacher	1,037	3.65%	29,322,128.80	2.65%
Military Personnel	687	2.42%	28,035,971.52	2.53%
Unemployed	816	2.87%	24,350,662.82	2.20%
Salesman	618	2.18%	23,980,326.88	2.17%
Civil Servant - Primary School Teachers	819	2.88%	17,804,262.63	1.61%
Lawyers - Jurists	253	0.89%	16,743,576.45	1.51%
Accountant	296	1.04%	13,603,954.31	1.23%
Housewife	387	1.36%	12,014,073.23	1.08%
Independent Means	219	0.77%	12,010,966.19	1.08%
<b>Grand Total</b>	<b>28,394</b>	<b>100.00%</b>	<b>1,107,579,032.70</b>	<b>100.00%</b>