

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



Report No: **87**  
Reporting Date: **20/4/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2026	31/3/2026

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

**I Programme Details** as of 20/4/2026

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 5.17

\*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	90	Act/360	2.5330%	3,109,257.50	3,109,257.50
3	20-Jan-26	20-Apr-26	90	Act/360	2.5330%	2,292,365.00	2,292,365.00

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/3/2026			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	91,052,848.73	974,301,682.49	1,073,336,758.33	110,614,439.48	986,078,110.60	1,107,579,032.70
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	91,052,848.73	974,195,783.37	1,073,230,859.21	110,614,439.48	986,078,110.60	1,107,579,032.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	88,542,356.51	973,500,686.58	1,069,805,185.72	105,813,667.25	985,048,708.82	1,101,276,374.96
A.4	Aggregate Original Principal O/S balance	157,614,196.11	1,972,065,285.10	2,129,679,481.21	203,602,258.89	1,989,755,762.61	2,193,358,021.50
A.5	Average Current Principal O/S balance	71,302.15	36,828.64	38,703.91	67,079.71	36,869.62	39,007.50
A.6	Average Original Principal O/S balance	123,425.37	74,544.14	76,795.02	123,470.14	74,397.30	77,247.24
A.7	Maximum Current Principal O/S balance	602,140.60	2,683,202.98	2,683,202.98	604,176.42	2,718,346.70	2,718,346.70
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	1,277	26,455	27,732	1,649	26,745	28,394
A.10	Weighted Average Seasoning (years)	19.05	12.20	12.83	19.07	12.14	12.90
A.11	Weighted Average Remaining Maturity (years)	14.04	15.89	15.72	13.64	15.92	15.67
A.12	Weighted Average Current Indexed LTV percent (%)	50.51	32.19	33.88	53.63	34.62	36.71
A.13	Weighted Average Current Unindexed LTV percent (%)	56.57	39.57	41.14	55.88	39.68	41.45
A.14	Weighted Average Original LTV percent (%)	70.80	76.29	75.78	71.00	76.19	75.62
A.15	Weighted Average Interest Rate - Total (%)	1.30	3.95	3.71	1.30	3.94	3.65
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.24	3.38	2.41	1.25	3.40	2.32
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.64	94.71	94.98	97.59	97.58	97.58
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.76	4.84	4.55	2.33	2.27	2.28
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.60	0.44	0.45	0.08	0.15	0.14
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.01	0.01	0.00	0.00	0.00
A.21	FX Rate	0.9194	-	-	0.9104	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2026					
		CHF		EUR		Total € (Calculated using fixing F/X Amount)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	2,269	893,368.82	37,490	7,034,256.30	39,759	8,544,289.31
B.2	Partial Prepayments	1	50,182.00	114	1,066,567.45	115	1,210,251.01
B.3	Whole Prepayments	2	27,991.71	84	1,940,390.87	86	2,138,488.63
B.4	Total Principal Receipts (B1+B2+B3)	-	971,542.53	-	10,041,214.62	-	11,893,028.96

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2026					
		CHF		EUR		Total € (Calculated using fixing F/X Amount)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	1,827	115,855.56	34,332	3,470,958.96	36,159	3,596,971.10
C.2	Interest From Overdues	684	762.04	6,091	5,585.20	6,775	6,414.04
C.3	Total Interest Receipts (C1+C2)	2,511	116,617.60	40,423.00	3,476,544.16	42,934	3,603,385.14
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/3/2026					
		CHF		EUR		Total € (Calculated using fixing F/X)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	1,253	88,901,645.43	23,455	922,786,327.42	24,708	1,019,481,612.86
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	24	2,151,203.30	2,993	51,409,455.95	3,017	53,749,246.36
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>1,277</b>	<b>91,052,848.73</b>	<b>26,448</b>	<b>974,195,783.37</b>	<b>27,725</b>	<b>1,073,230,859.21</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	7	105,899.12	7	105,899.12
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>7</b>	<b>105,899.12</b>	<b>7</b>	<b>105,899.12</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/3/2026					
		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	18	1,601,584.70	2,757	47,134,740.92	2,775	48,876,729.93
B.2	60 Days < Installment <= 89 Days	6	549,618.60	236	4,274,715.03	242	4,872,516.42
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>24</b>	<b>2,151,203.30</b>	<b>2,993</b>	<b>51,409,455.95</b>	<b>3,017</b>	<b>53,749,246.36</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	7	105,899.12	7	105,899.12
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>7</b>	<b>105,899.12</b>	<b>7</b>	<b>105,899.12</b>

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/3/2026					
		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	18,581,123.81	0.00	1,760,786.14	0.00	21,970,840.32
A.2	Number of Loans	0	367	0	205	0	572

## Statutory Tests as of 31/3/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	1,069,805,185.72
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	11,133,927.58
C.	Principal Amount Outstanding of all Series of Covered Bonds	853,000,000.00

### Nominal Value Test Result Pass

Nominal Value (A+B+LB)	1,080,939,113.30
Bonds Principal * Req.Coverage.Perc. ( C * Req.Coverage Perc. )	946,830,000.00

### Net Present Value Test Pass

Net Present Value of Loans	1,195,463,857.03
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	11,133,927.58
Net Present Value of Covered Bond Liabilities	862,549,905.00
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	1,134,401,552.03
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	11,133,927.58
Net Present Value of Covered Bond Liabilities	833,739,601.93
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	1,281,523,133.39
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	11,133,927.58
Net Present Value of Covered Bond Liabilities	862,690,492.96
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	40,042,205.39
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	22,271,610.26
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)	11,133,927.55
Credit interest	16,173.90
<b>Opening Balance</b>	<b>11,150,101.45</b>
Required Liquidity Buffer Reserve Ledger Amount	11,332,451.50
Amount credited to the account (payment to BoNY)	182,350.05
<b>Available o/s Reserve Amount</b>	<b>11,332,451.50</b>

### Additional info as of 31/3/2026

Interest due on 90+pdp loans (in EURO)	1,410.91
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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	1,277	4.60%	99,035,075.84	9.23%
EUR	26,455	95.40%	974,301,682.49	90.77%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>ORIGINAL LOAN AMOUNT</b>				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	6,639	23.94%	164,510,657.49	7.72%
37.501 - 75.000	10,648	38.40%	604,243,256.51	28.37%
75.001 - 100.000	4,551	16.41%	405,947,544.72	19.06%
100.001 - 150.000	3,892	14.03%	483,898,460.06	22.72%
150.001 - 250.000	1,556	5.61%	295,123,872.93	13.86%
250.001 - 500.000	385	1.39%	125,083,022.50	5.87%
500.001 +	61	0.22%	50,872,667.00	2.39%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>2,129,679,481.21</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	17,771	64.08%	292,585,556.43	27.26%
37.501 - 75.000	6,390	23.04%	337,350,893.55	31.43%
75.001 - 100.000	1,749	6.31%	150,528,568.01	14.02%
100.001 - 150.000	1,193	4.30%	143,014,622.62	13.32%
150.001 - 250.000	468	1.69%	86,013,187.56	8.01%
250.001 - 500.000	137	0.49%	43,685,836.42	4.07%
500.001 +	24	0.09%	20,158,093.74	1.88%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>ORIGINATION DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	6,600	23.80%	113,096,476.97	10.54%
2005	1,971	7.11%	74,569,029.77	6.95%
2006	3,338	12.04%	124,521,980.33	11.60%
2007	2,747	9.91%	107,139,708.01	9.98%
2008	1,655	5.97%	64,042,289.88	5.97%
2009	987	3.56%	37,417,450.25	3.49%
2010	1,012	3.65%	39,551,170.88	3.68%
2011	844	3.04%	26,227,503.83	2.44%
2012	806	2.91%	22,675,641.73	2.11%
2013	554	2.00%	14,645,936.50	1.36%
2014	262	0.94%	7,604,790.68	0.71%
2015	158	0.57%	6,581,239.29	0.61%
2016	161	0.58%	6,783,786.19	0.63%
2017	261	0.94%	11,220,117.64	1.05%
2018	434	1.56%	18,739,337.54	1.75%
2019	321	1.16%	14,402,940.00	1.34%
2020	401	1.45%	21,411,855.85	1.99%
2021	1,400	5.05%	83,534,820.87	7.78%
2022	1,430	5.16%	90,431,981.83	8.43%
2023	1,171	4.22%	82,280,414.17	7.67%
2024	874	3.15%	71,489,861.78	6.66%
2025	345	1.24%	34,968,424.34	3.26%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>MATURITY DATE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	7,636	27.53%	81,537,046.18	7.60%
2031 - 2035	6,778	24.44%	191,623,317.53	17.85%
2036 - 2040	5,194	18.73%	232,236,877.68	21.64%
2041 - 2045	3,277	11.82%	193,122,574.20	17.99%
2046 +	4,847	17.48%	374,816,942.74	34.92%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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	4,523	16.31%	31,670,630.49	2.95%
40.01 - 60 months	3,395	12.24%	56,040,861.86	5.22%
60.01 - 90 months	4,079	14.71%	102,479,651.16	9.55%
90.01 - 120 months	2,662	9.60%	92,308,438.75	8.60%
120.01 - 150 months	3,254	11.73%	140,190,202.57	13.06%
150.01 - 180 months	1,749	6.31%	85,920,301.65	8.00%
over 180 months	8,070	29.10%	564,726,671.84	52.61%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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%	138	0.50%	12,943,927.21	1.21%
1.01% - 2.00%	1,005	3.62%	79,172,257.94	7.38%
2.01% - 3.00%	563	2.03%	42,184,420.59	3.93%
3.01% - 4.00%	13,547	48.85%	587,818,894.99	54.77%
4.01% - 5.00%	9,207	33.20%	268,943,618.72	25.06%
5.01% - 6.00%	1,504	5.42%	48,961,635.69	4.56%
6.01% - 7.00%	966	3.48%	23,670,581.36	2.21%
7.01% +	802	2.89%	9,641,421.82	0.90%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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%	15,122	54.53%	292,863,847.45	27.29%
20.01% - 30.00%	4,916	17.73%	229,692,819.80	21.40%
30.01% - 40.00%	3,528	12.72%	213,337,377.84	19.88%
40.01% - 50.00%	2,072	7.47%	144,064,527.79	13.42%
50.01% - 60.00%	1,066	3.84%	86,103,607.72	8.02%
60.01% - 70.00%	572	2.06%	51,643,962.01	4.81%
70.01% - 80.00%	266	0.96%	28,531,142.56	2.66%
80.01% - 90.00%	107	0.39%	14,084,832.33	1.31%
90.01% - 100.00%	57	0.21%	9,015,216.63	0.84%
100.00% +	26	0.09%	3,999,424.21	0.37%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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%	11,968	43.16%	194,680,128.48	18.14%
20.01% - 30.00%	5,280	19.04%	191,956,756.43	17.88%
30.01% - 40.00%	3,460	12.48%	176,231,951.76	16.42%
40.01% - 50.00%	2,639	9.52%	162,435,838.29	15.13%
50.01% - 60.00%	2,072	7.47%	141,605,580.36	13.19%
60.01% - 70.00%	1,301	4.69%	101,478,415.03	9.45%
70.01% - 80.00%	728	2.63%	66,756,644.02	6.22%
80.01% - 90.00%	173	0.62%	21,218,284.03	1.98%
90.01% - 100.00%	56	0.20%	8,800,637.76	0.82%
100.00% +	55	0.20%	8,172,522.17	0.76%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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%	1,521	5.48%	21,337,489.52	1.99%
20.01% - 30.00%	2,310	8.33%	48,246,223.19	4.49%
30.01% - 40.00%	3,279	11.82%	88,060,567.36	8.20%
40.01% - 50.00%	3,874	13.97%	124,565,603.92	11.61%
50.01% - 60.00%	4,274	15.41%	159,846,230.76	14.89%
60.01% - 70.00%	3,846	13.87%	172,556,247.57	16.08%
70.01% - 80.00%	4,108	14.81%	200,658,038.75	18.69%
80.01% - 90.00%	2,100	7.57%	94,443,511.16	8.80%
90.01% - 100.00%	1,246	4.49%	68,792,503.00	6.41%
100.00% +	1,174	4.23%	94,830,343.10	8.84%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	11,370	41.00%	536,716,404.86	50.00%
Thessaloniki	3,714	13.39%	136,994,981.62	12.76%
Macedonia	3,050	11.00%	78,613,409.14	7.32%
Peloponnese	2,115	7.63%	67,105,044.69	6.25%
Thessaly	1,962	7.07%	61,028,060.54	5.69%
Stereia Ellada	1,585	5.72%	46,671,685.32	4.35%
Creta Island	1,145	4.13%	43,618,401.24	4.06%
Ionian Islands	425	1.53%	15,810,647.48	1.47%
Thrace	732	2.64%	23,908,382.06	2.23%
Epirus	856	3.09%	24,201,870.56	2.25%
Aegean Islands	778	2.81%	38,667,870.82	3.60%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	303	1.09%	31,035,062.70	2.89%
12 - 24	647	2.33%	56,633,403.90	5.28%
24 - 36	1,056	3.81%	76,600,626.28	7.14%
36 - 60	2,918	10.52%	179,457,027.64	16.72%
60 - 96	1,309	4.72%	67,613,548.94	6.30%
over 96	21,499	77.52%	661,997,088.87	61.68%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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	0.03%	162,553.83	0.02%
5 - 10 years	269	0.97%	9,378,936.95	0.87%
10 - 15 years	1,465	5.28%	40,233,798.46	3.75%
15 - 20 years	3,811	13.74%	104,374,129.66	9.72%
20 - 25 years	6,082	21.93%	193,089,577.55	17.99%
25 - 30 years	10,861	39.16%	413,295,327.77	38.51%
30 - 35 years	2,689	9.70%	155,603,135.54	14.50%
35 years +	2,548	9.19%	157,199,298.58	14.65%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	20,912	75.41%	749,287,507.73	69.81%
Houses	6,820	24.59%	324,049,250.60	30.19%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	5,751	20.74%	222,933,618.68	20.77%
Purchase	15,692	56.58%	681,394,152.26	63.48%
Repair	4,550	16.41%	128,566,706.18	11.98%
Construction (re-mortgage)	44	0.16%	2,485,209.68	0.23%
Purchase (re-mortgage)	314	1.13%	13,798,697.49	1.29%
Repair (re-mortgage)	126	0.45%	4,629,836.74	0.43%
Equity Release	1,255	4.53%	19,528,537.30	1.82%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	27,714	99.94%	1,071,480,392.60	99.83%
Balloon	18	0.06%	1,856,365.73	0.17%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	20,998	75.72%	638,650,998.91	59.50%
Fixed Converting to Floating	6,698	24.15%	433,585,509.37	40.40%
Fixed to Maturity	36	0.13%	1,100,250.05	0.10%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

Fixed rate assets **40.50%**  
WAL of assets **6.96**

<b>INDEX TYPE (FLOATING)</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	8,484	40.40%	265,353,787.29	41.55%
Euribor 1 Month	796	3.79%	29,510,918.21	4.62%
Euribor 3 Months	4,136	19.70%	151,945,802.06	23.79%
Eurobank OEK's Rate	31	0.15%	441,528.59	0.07%
Originator Rate	6,283	29.92%	94,101,801.82	14.73%
Saron 1M ISDA (CHF)	1,086	5.17%	80,972,431.71	12.68%
Saron 3M ISDA (CHF)	162	0.77%	16,091,414.29	2.52%
ESTR 1M ISDA (EUR)	3	0.01%	55,806.65	0.01%
Other	17	0.08%	177,508.29	0.03%
<b>Grand Total</b>	<b>20,998</b>	<b>100.00%</b>	<b>638,650,998.91</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	0.33%	592,048.02	0.14%
Euribor 1 Month	17	0.25%	525,913.06	0.12%
Euribor 3 Months	6,659	99.42%	432,467,548.29	99.74%
<b>Grand Total</b>	<b>6,698</b>	<b>100.00%</b>	<b>433,585,509.37</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	1,771	26.44%	122,041,363.23	28.15%
1 Jan 2031 - 31 Dec 2035	1,627	24.29%	99,703,432.44	23.00%
1 Jan 2036 - 31 Dec 2040	1,147	17.12%	62,588,905.34	14.44%
1 Jan 2041 +	2,153	32.14%	149,251,808.36	34.42%
<b>Grand Total</b>	<b>6,698</b>	<b>100.00%</b>	<b>433,585,509.37</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	27,732	100.00%	1,073,336,758.33	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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	23,568	84.98%	982,341,945.52	91.52%
Y	4,164	15.02%	90,994,812.82	8.48%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>Preferential Rate Euro</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	26,794	96.62%	1,021,896,857.39	95.21%
Y	938	3.38%	51,439,900.94	4.79%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>STAFF LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	27,732	100.00%	1,073,336,758.33	100.00%
S	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>ADD-ON LOANS</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	26,065	93.99%	1,036,082,242.20	96.53%
Y	1,667	6.01%	37,254,516.13	3.47%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>

<b>OCCUPANCY TYPES</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	26,381	95.13%	1,006,293,990.20	93.75%
Second home/Holiday houses	1,195	4.31%	59,197,678.22	5.52%
Buy-to-let/Non-Owner occupied	77	0.28%	4,586,786.98	0.43%
Other	79	0.28%	3,258,302.93	0.30%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</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	6,514	23.49%	281,894,171.91	26.26%
Other Private Employees	5,110	18.43%	250,977,939.41	23.38%
Civil Servant	3,820	13.77%	126,916,496.31	11.82%
Pensioner	4,758	17.16%	103,366,548.10	9.63%
Other Self Employed	1,490	5.37%	93,400,164.99	8.70%
Civil Servant - Policeman	1,063	3.83%	45,917,975.00	4.28%
Teacher	1,022	3.69%	29,052,493.94	2.71%
Military Personnel	685	2.47%	27,438,072.34	2.56%
Unemployed	786	2.83%	23,562,407.47	2.20%
Salesman	599	2.16%	22,737,478.18	2.12%
Civil Servant - Primary School Teachers	786	2.83%	16,996,341.88	1.58%
Lawyers - Jurists	238	0.86%	15,686,312.63	1.46%
Accountant	283	1.02%	12,799,665.97	1.19%
Independent Means	206	0.74%	11,313,801.74	1.05%
Housewife	372	1.34%	11,276,888.46	1.05%
<b>Grand Total</b>	<b>27,732</b>	<b>100.00%</b>	<b>1,073,336,758.33</b>	<b>100.00%</b>