EUROBANK S.A.

Covered Bond III Programme
Investor Report

EUROBANK

Report No:	**94**
Reporting Date:	**20/11/2026**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2026	**31/10/2026**

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

I Programme Details

as of 20/11/2026

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**	**300,000,000.00**	**Euribor 3M + 0,50%**	**20-Jan-31**	**20-Jan-81**
				791,000,000.00		Fixed Rate Bonds	*0%*
						WaL of liabilities	

*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-Oct-26**	**20-Jan-27**	**31**	**Act/360**	**3.1420%**	**1,328,455.06**	**-**
3	**20-Oct-26**	**20-Jan-27**	**31**	**Act/360**	**3.1420%**	**811,683.33**	**-**

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/10/2026			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	32,250,016.37	985,755,796.23	**1,020,833,038.31**	33,466,955.78	997,562,937.69	**1,032,873,083.06**
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	32,250,016.37	985,755,796.23	**1,020,833,038.31**	33,466,955.78	997,442,306.98	**1,032,752,452.35**
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	31,348,418.84	984,112,539.66	**1,018,209,144.88**	32,679,196.65	995,738,761.74	**1,030,217,762.21**
A.4	Aggregate Original Principal O/S balance	58,251,810.50	1,954,751,156.10	**2,013,002,966.60**	60,111,342.12	1,970,868,442.15	**2,030,979,784.27**
A.5	Average Current Principal O/S balance	71,986.64	38,474.52	**39,158.89**	71,663.72	38,609.86	**39,266.77**
A.6	Average Original Principal O/S balance	130,026.36	76,294.88	**77,218.27**	128,718.08	76,280.85	**77,211.82**
A.7	Maximum Current Principal O/S balance	504,946.75	2,434,376.41	**2,434,376.41**	507,370.46	2,470,227.27	**2,470,227.27**
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	448	25,621	**26,069**	467	25,837	**26,304**
A.10	Weighted Average Seasoning (years)	19.64	11.68	**11.95**	19.59	11.60	**11.88**
A.11	Weighted Average Remaining Maturity (years)	14.02	16.32	**16.24**	14.05	16.37	**16.29**
A.12	Weighted Average Current Indexed LTV percent (%)	51.02	34.09	**34.68**	49.88	34.22	**34.76**
A.13	Weighted Average Current Unindexed LTV percent (%)	55.74	40.80	**41.32**	54.51	40.95	**41.41**
A.14	Weighted Average Original LTV percent (%)	71.55	78.98	**78.73**	71.80	78.89	**78.64**
A.15	Weighted Average Interest Rate - Total (%)	1.28	4.16	**4.06**	1.26	4.10	**4.00**
A.16	Weighted Average Interest Rate - (%) - Prefernial Rate	1.26	3.93	**3.20**	1.24	3.75	**3.08**
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	98.43	98.68	**98.67**	98.29	95.86	**95.94**
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.57	1.15	**1.16**	1.71	3.80	**3.73**
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.00	0.17	**0.16**	0.00	0.33	**0.32**
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	**0.00**	0.00	0.01	**0.01**
A.21	FX Rate	0.9194	-	-	0.9478	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2026					
		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	596	272,868.22	30,309	5,880,170.72	**30,905**	**6,668,529.22**
B.2	Partial Prepayments	0	0.00	128	1,286,407.42	**128**	**1,399,181.44**
B.3	Whole Prepayments	1	4,445.73	80	2,279,153.89	**81**	**2,483,403.63**
B.4	**Total Principal Receipts (B1+B2+B3)**	-	**277,313.95**	-	**9,445,732.03**		**10,551,114.29**

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2026					
		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	517	34,815.49	27,597	3,313,784.73	28,114	3,351,652.35
C.2	Interest From Overdues	145	162.73	5,394	5,349.28	5,539	5,526.28
C.3	**Total Interest Receipts (C1+C2)**	**662**	**34,978.22**	**32,991.00**	**3,319,134.01**	**33,653**	**3,357,178.63**
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2026					
		CHF		EUR		Total € (Calculated using fixing F/X	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	443	31,744,531.47	25,151	972,770,216.56	25,594	1,007,297,659.97
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	5	505,484.90	470	12,985,579.67	475	13,535,378.34
A.3	**Totals (A1+ A2)**	**448**	**32,250,016.37**	**25,621**	**985,755,796.23**	**26,069**	**1,020,833,038.31**
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 31/10/2026					
		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	5	505,484.90	419	11,338,445.16	424	11,888,243.83
B.2	60 Days < Installment <= 89 Days	0	0.00	51	1,647,134.51	51	1,647,134.51
B.3	**Total (B1+B2=A4)**	**5**	**505,484.90**	**470**	**12,985,579.67**	**475**	**13,535,378.34**
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 31/10/2026					
		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	941,696.77	0.00	2,525,894.23	**0.00**	**3,550,145.67**
A.2	Number of Loans	0	17	0	131	**0**	**148**

III Statutory Tests

as of 31/10/2026

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool [1]	**1,018,209,144.88**
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	**12,447,566.45**
C.	Principal Amount Outstanding of all Series of Covered Bonds	**791,000,000.00**

Nominal Value Test Result — Pass

Nominal Value *(A+B+LB)*	**1,030,656,711.33**
Bonds Principal * Req.Coverage.Perc. *(C * Req.Coverage Perc.)*	**878,010,000.00**

Net Present Value Test — Pass

Net Present Value of Loans	*1,127,583,224.72*
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	*12,447,566.45*
Net Present Value of Covered Bond Liabilities	*803,666,417.94*
Lump Sum Amount (C * 1%)	*7,910,000.00*

Parallel shift +200bps of current interest rate curve — *Pass*

Net Present Value of Loans	*1,062,398,951.52*
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	*12,447,566.45*
Net Present Value of Covered Bond Liabilities	*768,261,809.59*
*Lump Sum Amount (C * 1%)*	*7,910,000.00*

Parallel shift -200bps of current interest rate curve — *Pass*

Net Present Value of Loans	*1,211,572,043.80*
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	*12,447,566.45*
Net Present Value of Covered Bond Liabilities	*807,727,704.18*
*Lump Sum Amount (C * 1%)*	*7,910,000.00*

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	*40,857,966.01*
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	*25,966,089.63*
Under any Hedging agreements	*0.00*

Parameters

LTV Cap	80.00%
Required Covererage Percentage	111.00%

Liquidity Buffer Reserve Ledger [2] — *as of calculation date*

Balance at closing (previous period)	12,447,566.43
Credit interest	24,895.13
Opening Balance	**12,472,461.56**
Required Liquidity Buffer Reserve Ledger Amount	**12,921,296.04**
Amount credited to the account (payment to BoNY)	**448,834.48**
Available o/s Reserve Amount	**12,921,296.04**

Additional info — *as of 31/10/2026*

Inderest 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

LOAN CURRENCY

	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	448	1.72%	35,077,242.08	3.44%
EUR	25,621	98.28%	985,755,796.23	96.56%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

ORIGINAL LOAN AMOUNT

	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	6,004	23.03%	149,273,878.02	7.42%
37.501 - 75.000	10,172	39.02%	577,094,075.82	28.67%
75.001 - 100.000	4,339	16.64%	386,836,269.46	19.22%
100.001 - 150.000	3,671	14.08%	456,819,497.98	22.69%
150.001 - 250.000	1,462	5.61%	276,884,348.74	13.75%
250.001 - 500.000	361	1.38%	117,448,229.58	5.83%
500.001 +	60	0.23%	48,646,667.00	2.42%
Grand Total	**26,069**	**100.00%**	**2,013,002,966.60**	**100.00%**

OUTSTANDING LOAN AMOUNT

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	16,619	63.75%	274,374,921.63	26.88%
37.501 - 75.000	6,071	23.29%	320,862,352.39	31.43%
75.001 - 100.000	1,648	6.32%	141,995,157.69	13.91%
100.001 - 150.000	1,107	4.25%	132,872,407.97	13.02%
150.001 - 250.000	449	1.72%	82,528,055.41	8.08%
250.001 - 500.000	147	0.56%	46,730,264.23	4.58%
500.001 +	28	0.11%	21,469,878.99	2.10%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

ORIGINATION DATE

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	5,888	22.59%	93,744,767.55	9.18%
2005	1,821	6.99%	61,049,798.70	5.98%
2006	2,778	10.66%	103,104,852.76	10.10%
2007	2,334	8.95%	78,491,087.79	7.69%
2008	1,473	5.65%	51,020,835.76	5.00%
2009	926	3.55%	32,536,092.67	3.19%
2010	973	3.73%	36,738,836.08	3.60%
2011	717	2.75%	24,192,641.73	2.37%
2012	772	2.96%	21,233,384.04	2.08%
2013	533	2.04%	14,042,947.85	1.38%
2014	246	0.94%	7,103,587.45	0.70%
2015	156	0.60%	6,321,272.50	0.62%
2016	162	0.62%	6,698,219.16	0.66%
2017	262	1.01%	10,948,332.35	1.07%
2018	429	1.65%	17,985,586.65	1.76%
2019	306	1.17%	13,277,561.88	1.30%
2020	397	1.52%	20,839,229.39	2.04%
2021	1,359	5.21%	78,065,042.23	7.65%
2022	1,422	5.45%	87,693,171.03	8.59%
2023	1,178	4.52%	78,875,547.86	7.73%
2024	923	3.54%	72,711,576.43	7.12%
2025	750	2.88%	74,368,841.35	7.29%
2026	264	1.01%	29,789,825.11	2.92%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

MATURITY DATE

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2026 - 2030	6,222	23.87%	58,958,186.65	5.78%
2031 - 2035	6,456	24.77%	165,300,711.50	16.19%
2036 - 2040	4,932	18.92%	204,394,212.81	20.02%
2041 - 2045	3,280	12.58%	186,051,048.94	18.23%
2046 +	5,179	19.87%	406,128,878.41	39.78%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

REMAIN. TIME TO MATURITY

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	4,172	16.00%	29,879,435.70	2.93%
40.01 - 60 months	3,391	13.01%	54,245,671.08	5.31%
60.01 - 90 months	3,280	12.58%	80,351,509.77	7.87%
90.01 - 120 months	3,004	11.52%	102,707,263.11	10.06%
120.01 - 150 months	2,549	9.78%	103,357,256.43	10.12%
150.01 - 180 months	1,815	6.96%	87,854,863.54	8.61%
over 180 months	7,858	30.14%	562,437,038.68	55.10%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

INTEREST RATE

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	54	0.21%	4,801,785.76	0.47%
1.01% - 2.00%	388	1.49%	31,039,577.06	3.04%
2.01% - 3.00%	431	1.65%	43,405,111.53	4.25%
3.01% - 4.00%	6,613	25.37%	367,430,052.13	35.99%
4.01% - 5.00%	14,940	57.31%	476,454,919.83	46.67%
5.01% - 6.00%	1,215	4.66%	39,648,715.66	3.88%
6.01% - 7.00%	1,554	5.96%	45,870,928.27	4.49%
7.01% +	874	3.35%	12,181,948.07	1.19%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

CURRENT LTV_Indexed

	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	14,143	54.25%	276,335,682.16	27.07%
20.01% - 30.00%	4,586	17.59%	211,346,643.45	20.70%
30.01% - 40.00%	3,215	12.33%	193,149,410.43	18.92%
40.01% - 50.00%	1,927	7.39%	134,494,446.65	13.17%
50.01% - 60.00%	1,034	3.97%	84,610,547.50	8.29%
60.01% - 70.00%	602	2.31%	55,911,753.45	5.48%
70.01% - 80.00%	327	1.25%	35,105,457.88	3.44%
80.01% - 90.00%	196	0.75%	24,165,249.22	2.37%
90.01% - 100.00%	33	0.13%	4,393,466.48	0.43%
100.00% +	6	0.02%	1,320,381.08	0.13%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,446	43.91%	188,055,667.78	18.42%
20.01% - 30.00%	4,710	18.07%	174,681,854.16	17.11%
30.01% - 40.00%	3,240	12.43%	166,028,353.27	16.26%
40.01% - 50.00%	2,380	9.13%	147,196,906.84	14.42%
50.01% - 60.00%	2,033	7.80%	139,455,250.20	13.66%
60.01% - 70.00%	1,234	4.73%	101,328,815.08	9.93%
70.01% - 80.00%	729	2.80%	68,993,576.44	6.76%
80.01% - 90.00%	240	0.92%	28,063,250.84	2.75%
90.01% - 100.00%	30	0.12%	3,449,356.62	0.34%
100.00% +	27	0.10%	3,580,007.09	0.35%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	1,359	5.21%	19,798,487.45	1.94%
20.01% - 30.00%	2,169	8.32%	44,039,993.60	4.31%
30.01% - 40.00%	3,030	11.62%	82,159,369.07	8.05%
40.01% - 50.00%	3,579	13.73%	114,984,393.99	11.26%
50.01% - 60.00%	3,998	15.34%	150,613,372.86	14.75%
60.01% - 70.00%	3,640	13.96%	166,310,544.43	16.29%
70.01% - 80.00%	3,904	14.98%	193,056,019.21	18.91%
80.01% - 90.00%	1,999	7.67%	88,087,706.87	8.63%
90.01% - 100.00%	1,127	4.32%	56,585,106.93	5.54%
100.00% +	1,264	4.85%	105,198,043.89	10.31%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	10,737	41.19%	515,581,000.27	50.51%
Thessaloniki	3,455	13.25%	128,825,784.36	12.62%
Macedonia	2,842	10.90%	73,003,392.68	7.15%
Peloponnese	1,983	7.61%	63,456,426.58	6.22%
Thessaly	1,849	7.09%	58,087,522.94	5.69%
Sterea Ellada	1,489	5.71%	43,222,015.99	4.23%
Creta Island	1,080	4.14%	41,482,123.41	4.06%
Ionian Islands	395	1.52%	14,716,846.81	1.44%
Thrace	697	2.67%	22,749,151.63	2.23%
Epirus	806	3.09%	22,406,612.43	2.19%
Aegean Islands	736	2.82%	37,302,161.22	3.65%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	472	1.81%	50,232,383.13	4.92%
12 - 24	688	2.64%	68,434,548.83	6.70%
24 - 36	928	3.56%	70,281,788.19	6.88%
36 - 60	2,699	10.35%	168,314,452.12	16.49%
60 - 96	1,845	7.08%	99,848,905.23	9.78%
over 96	19,437	74.56%	563,720,960.81	55.22%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	7	0.03%	129,032.12	0.01%
5 - 10 years	285	1.09%	9,469,024.27	0.93%
10 - 15 years	1,391	5.34%	42,765,083.57	4.19%
15 - 20 years	3,376	12.95%	104,842,525.46	10.27%
20 - 25 years	5,715	21.92%	181,970,122.81	17.83%
25 - 30 years	10,253	39.33%	389,189,779.39	38.12%
30 - 35 years	2,670	10.24%	158,637,362.20	15.54%
35 years +	2,372	9.10%	133,830,108.49	13.11%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	19,563	75.04%	704,952,896.64	69.06%
Houses	6,506	24.96%	315,880,141.67	30.94%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	5,365	20.58%	207,175,096.17	20.29%
Purchase	14,982	57.47%	669,943,837.74	65.63%
Repair	4,187	16.06%	110,589,119.21	10.83%
Construction (re-mortgage)	38	0.15%	2,042,103.17	0.20%
Purchase (re-mortgage)	252	0.97%	10,483,868.27	1.03%
Repair (re-mortgage)	92	0.35%	2,922,060.07	0.29%
Equity Release	1,153	4.42%	17,676,953.69	1.73%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	26,059	99.96%	1,019,527,333.72	99.87%
Balloon	10	0.04%	1,305,704.59	0.13%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	18,891	72.47%	539,852,241.10	52.88%
Fixed Converting to Floating	7,147	27.42%	479,821,074.72	47.00%
Fixed to Maturity	31	0.12%	1,159,722.49	0.11%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

Fixed rate assets ***47.12%***

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	7,877	41.70%	243,930,119.27	45.18%
Euribor 1 Month	747	3.95%	27,195,609.94	5.04%
Euribor 3 Months	4,137	21.90%	152,864,853.77	28.32%
Eurobank OEK's Rate	26	0.14%	368,728.43	0.07%
Originator Rate	5,647	29.89%	80,796,083.22	14.97%
Saron 1M ISDA (CHF)	383	2.03%	28,493,771.51	5.28%
Saron 3M ISDA (CHF)	56	0.30%	5,999,384.72	1.11%
ESTR 1M ISDA (EUR)	3	0.02%	50,646.34	0.01%
Other	15	0.08%	153,043.90	0.03%
Grand Total	**18,891**	**100.00%**	**539,852,241.10**	**100.00%**

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	18	0.25%	485,173.33	0.10%
Euribor 1 Month	17	0.24%	488,626.04	0.10%
Euribor 3 Months	7,112	99.51%	478,847,275.35	99.80%
Grand Total	**7,147**	**100.00%**	**479,821,074.72**	**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	1,635	22.88%	125,483,836.38	26.15%
1 Jan 2031 - 31 Dec 2035	1,800	25.19%	109,975,417.51	22.92%
1 Jan 2036 - 31 Dec 2040	1,245	17.42%	70,536,580.03	14.70%
1 Jan 2041 +	2,467	34.52%	173,825,240.80	36.23%
Grand Total	**7,147**	**100.00%**	**479,821,074.72**	**100.00%**

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	26,069	100.00%	1,020,833,038.31	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**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	22,133	84.90%	932,060,946.82	91.30%
Y	3,936	15.10%	88,772,091.49	8.70%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	25,338	97.20%	985,617,750.18	96.55%
Y	731	2.80%	35,215,288.13	3.45%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	26,069	100.00%	1,020,833,038.31	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,525	94.08%	986,522,337.00	96.64%
Y	1,544	5.92%	34,310,701.31	3.36%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	24,680	94.67%	951,551,693.27	93.21%
Second home/Holiday houses	1,236	4.74%	61,695,575.46	6.04%
Buy-to-let/Non-Owner occupied	79	0.30%	4,518,732.72	0.44%
Other	74	0.28%	3,067,036.86	0.30%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	5,986	22.96%	262,258,012.11	25.69%
Other Private Employees	5,124	19.66%	259,013,968.69	25.37%
Civil Servant	3,652	14.01%	125,622,882.72	12.31%
Pensioner	4,369	16.76%	91,988,465.18	9.01%
Other Self Employed	1,402	5.38%	85,590,443.74	8.38%
Civil Servant - Policeman	1,040	3.99%	44,880,383.01	4.40%
Teacher	937	3.59%	25,972,091.71	2.54%
Military Personnel	653	2.50%	25,954,714.54	2.54%
Salesman	574	2.20%	22,662,966.08	2.22%
Unemployed	655	2.51%	18,102,088.23	1.77%
Civil Servant - Primary School Teachers	705	2.70%	14,752,193.51	1.45%
Lawyers - Jurists	202	0.77%	12,944,421.45	1.27%
Accountant	248	0.95%	10,837,719.17	1.06%
Independent Means	191	0.73%	10,380,442.34	1.02%
Civil Servant - Nurse/midwife	331	1.27%	9,872,245.83	0.97%
Grand Total	**26,069**	**100.00%**	**1,020,833,038.31**	**100.00%**