EFG EUROBANK S.A. Covered Bond II Programme Investor Report

Report No:

20/07/20

Reporting Date:

Ending Date Starting Date Period of Loan Data Reported: 1/6/2020 30/6/2020

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



as of 20/7/2020

Series	Issue Date	ISIN	Moody's Rating	Original Balance	Interest Rate	Maturity	
Genes	133dc Date	10114	woody 5 realing	(in Euro)	interest reac	Final	Extended Final
3	8-Jun-10	XS0515809662	Baa3	620,000,000.00	Euribor 3M + 1,25%	20-Jul-21	20-Jul-22
4	16-May-16	XS1410482951	Baa3	300,000,000.00	Euribor 3M + 1,25%	22-Feb-21	21-Feb-22
5	19-Mar-18	XS1795267514	Baa3	150,000,000.00	Euribor 3M + 1,25%	22-Mar-21	21-Mar-22
6	11-Jul-18	XS1855456106	Baa3	270,000,000.00	Euribor 3M + 1,25%	20-Jul-21	20-Jul-22

1,340,000,000.00

Fixed Rate Bonds Liability WAL (in years)

Series	Interes	t Period			Current	Interest Accrued	Interest Paid
Oches	Start date	End Date	Actual Days	Accrued Base	Interest Rate	interest /teorded	interest i did
3	21-Apr-20	20-Jul-20	90	Act/360	1.0070%	1,560,850.00	1,560,850.00
4	20-May-20	20-Aug-20	61	Act/360	0.9740%	495,116.67	•
5	22-Jun-20	21-Sep-20	28	Act/360	0.8610%	100,450.00	•
6	21-Apr-20	20-Jul-20	90	Act/360	1.0070%	679.725.00	679.725.00

 $[\]ensuremath{^{\bigstar}}$ As of 10/04 we proceeded with the cancellation of 100mln out of ISIN XS0515809662

Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

II

		As of	30/6/2020		Previous Report		
- A -	MORTGAGE POOL SUMMARY INFO	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	349,048,966.84	1,514,567,199.24	1,842,281,936.67	354,700,746.87	1,534,266,234.04	1,865,143,796.42
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	348,395,588.46	1,511,499,062.70	1,838,600,356.91	354,372,891.19	1,524,371,787.39	1,854,943,514.25
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	301,706,090.64	1,337,976,936.97	1,621,242,443.16	307,503,446.95	1,347,350,147.26	1,634,200,377.62
A.4	Aggregate Original Principal O/S balance	415,043,000.52	2,309,199,094.94	2,724,242,095.46	421,095,526.10	2,385,789,481.78	2,806,885,007.88
A.5	Average Current Principal O/S balance	86,057.44	38,039.16	41,992.20	86,554.60	37,355.53	41,291.65
A.6	Average Original Principal O/S balance	102,328.16	57,996.76	62,095.23	102,756.35	58,087.98	62,140.47
A.7	Maximum Current Principal O/S balance	1,084,146.86	4,155,518.44	4,155,518.44	1,082,586.11	4,140,616.69	4,140,616.69
A.8	Maximum Original Principal O/S balance	1,132,432.26	5,500,000.00	5,500,000.00	1,125,143.28	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,056	39,816	43,872	4,098	41,072	45,170
A.10	Weighted Average Seasoning (years)	11.94	9.50	9.94	11.87	9.44	9.87
A.11	Weighted Average Remaining Maturity (years)	16.22	18.19	17.84	16.26	18.22	17.87
A.12	Weighted Average Current Indexed LTV percent (%)	82.47	73.28	74.91	81.80	73.36	74.85
A.13	Weighted Average Current Unindexed LTV percent (%)	61.39	53.57	54.96	61.33	53.60	54.97
A.14	Weighted Average Original LTV percent (%)	70.23	71.76	71.49	70.24	72.80	72.35
A.15	Weighted Average Interest Rate - Total (%)	0.55	1.80	1.58	0.59	1.81	1.60
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	0.65	1.33	1.08	0.70	1.35	1.11
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	98.43	96.36	96.73	97.07	95.97	96.17
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.14	2.71	2.43	2.00	2.28	2.23
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.24	0.73	0.64	0.84	1.10	1.06
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.19	0.20	0.20	0.09	0.64	0.55
A.21	FX Rate	1.0651	1.00	-	1.0720	-	-



-B-	Principal Receipts For Performing	CHF		As of 30/6/2020 EUR		Total € (Calculated using fixing F/X Rate)	
	Or Delinquent / In Arrears Loans	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	3,572	1,095,668.25	32,641	4,128,891.32	36,213	5,157,591.21
B.2	Partial Prepayments	0	0.00	41	282,267.67	41	282,267.67
B.3	Whole Prepayments	5	291,957.44	25	640,866.49	30	914,979.19
B.4	Total Principal Receipts (B1+B2+B3)	-	1,387,625.69		5,052,025.48	-	6,354,838.07

	Non-Principal Receipts For Performing	As of 30/6/2020					
-C-	Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
	Of Delinquent / III Arrears Loans	No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	3,042	115,685.00	31,776	1,697,781.31	34,818	1,806,395.52
C.2	Interest From Overdues	1,167	793.10	9,048	6,482.20	10,215	7,226.82
C.3	Total Interest Receipts (C1+C2)	-	116,478.10	-	1,704,263.51	-	1,813,622.35
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	•	-	-		-	-

Part 2 - Portfolio Status

				As of	30/6/2020		
-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,985	343,586,334.40	36,820	1,459,447,997.50	40,805	1,782,033,984.17
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	63	4,809,254.06	2,884	52,051,065.20	2,947	56,566,372.74
A.3	Totals (A1+ A2)	4,048	348,395,588.46	39,704	1,511,499,062.70	43,752	1,838,600,356.91
A.4	In Arrears Loans 90 Days To 360 Days	8	653,378.38	112	3,068,136.54	120	3,681,579.77
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	8	653,378.38	112	3,068,136.54	120	3,681,579.77

				As of 30/6/2020			
-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	50	3,974,031.41	2,458	41,000,015.66	2,508	44,731,150.21
B.2	60 Days < Installment <= 89 Days	13	835,222.65	426	11,051,049.54	439	11,835,222.53
B.3	Total (B1+B2=A4)	63	4,809,254.06	2,884	52,051,065.20	2,947	56,566,372.74
B.4	90 Days < Installment <= 119 Days	8	653,378.38	111	3,063,831.42	119	3,677,274.65
B.5	120 Days < Installment <= 360 Days	0	0.00	1	4,305.12	1	4,305.12
B.6	Total (B4+B5=A4)	8	653,378.38	112	3,068,136.54	120	3,681,579.77

Part 3 - Replenishment Loans - Removed Loans

		As of 30/6/2020					
-A-	Loan Amounts During The Period	CI	łF	EUI	₹	Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	4,405,921.86	0.00	16,535,804.75	0.00	20,672,432.17
A.2	Number of Loans	0	34	0	1,193	0	1,227

Ш	Statutor	v Tests	as of 30/6/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	2,140,752.22	
Total Bonds Amount	1,342,140,752.22	
Current Outstanding Balance of Loans	1,842,281,936.67	
A. Adjusted Outstanding Principal of Loans ²	1,621,242,443.16	
B. Accrued Interest on Loans	2,650,163.86	
C. Outstanding Principal & accrued Interest of Marketable Assets	0.00	
D. Aggregate Amount standing to the Credit of Trans.Account - excl. Commingling Res.	0.00	
Z. WAV CB maturity x OS principal amount x Neg. Carry Factor	6,298,611.11	
Nominal Value (A+B+C+D-Z)	1,617,593,995.90	
Bonds / Nominal Value Assets Percentage	1,443,162,099.16	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,663,725,043.65	
Net Present Value of Liabilities	1,349,935,569.58	
Parallel shift +200bps of current interest rate curve		Pass
Net Present Value	1,632,762,639.04	
Net Present Value of Liabilities	1,347,477,770.44	
Parallel shift -200bps of current interest rate curve		Pass
Net Present Value	1,821,108,008.47	7 633
Net Present Value of Liabilities	1,374,287,654.37	
Not i resent value of Elaumines	1,074,207,004.07	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	19,381,481.16	
Interest due on all series of covered bonds during 1st year	5,349,495.57	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	4,526,863.75	
Required Reserve Amount	4,760,954.77	
Amount credited to the account (payment to BoNY)	234,091.02	
Available (Outstanding) Reserve Amount t	4,760,954.77	

<sup>Outstanding Accrued Interest on Bonds as at end date of data's reporting period
the adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.
The maximum asset percentage amented to 33% (from 95%) on 2016/3037
Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)</sup>

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,056	9.25%	327,714,737.43	17.79%
EUR	39,816	90.75%	1,514,567,199.24	82.21%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	19,979	45.54%	402,592,741.32	14.78%
37.501 - 75.000	11,951	27.24%	651,202,082.23	23.90%
75.001 - 100.000	4,614	10.52%	407,709,438.92	14.97%
100.001 - 150.000	4,263	9.72%	529,878,755.02	19.45%
150.001 - 250.000	2,313	5.27%	439,930,248.60	16.15%
250.001 - 500.000	658	1.50%	214,560,834.10	7.88%
500.001 +	94	0.21%	78,367,995.27	2.88%
Grand Total	43.872	100.00%	2.724.242.095.46	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,671	63.07%	462,195,596.41	25.09%
37.501 - 75.000	9,699	22.11%	514,492,509.40	27.93%
75.001 - 100.000	2,801	6.38%	241,375,621.19	13.10%
100.001 - 150.000	2,209	5.04%	266,918,341.42	14.49%
150.001 - 250.000	1,106	2.52%	206,083,325.36	11.19%
250.001 - 500.000	327	0.75%	104,972,848.11	5.70%
500.001 +	59	0.13%	46,243,694.78	2.51%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,393	19.13%	211,724,605.27	0/1/1900
2005	3,104	7.08%	157,449,333.87	8.55%
2006	4,539	10.35%	246,591,592.66	13.39%
2007	3,932	8.96%	223,207,221.79	12.12%
2008	2,370	5.40%	140,948,106.05	7.65%
2009	1,402	3.20%	76,559,065.40	4.16%
2010	1,418	3.23%	71,781,078.91	3.90%
2011	1,809	4.12%	59,866,985.38	3.25%
2012	2,645	6.03%	72,322,768.15	3.93%
2013	1,718	3.92%	42,141,685.29	2.29%
2014	569	1.30%	11,999,324.32	0.65%
2015	163	0.37%	6,192,309.89	0.34%
2016	4,229	9.64%	141,275,079.68	7.67%
2017	2,953	6.73%	95,834,203.99	5.20%
2018	1,187	2.71%	43,312,254.74	2.35%
2019	2,322	5.29%	150,460,381.52	8.17%
2020	1,119	2.55%	90,615,939.79	4.92%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,219	5.06%	59,944,343.38	3.25%
2021 - 2025	9,249	21.08%	206,199,720.24	11.19%
2026 - 2030	6,857	15.63%	182,625,747.44	9.91%
2031 - 2035	5,521	12.58%	239,635,018.62	13.01%
2036 - 2040	6,099	13.90%	349,676,485.08	18.98%
2041 - 2045	5,310	12.10%	289,197,625.71	15.70%
2046 +	8,617	19.64%	515,002,996.20	27.95%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,001	20.52%	227,864,765.67	12.37%
40.01 - 60 months	1,197	2.73%	24,522,119.00	1.33%
60.01 - 90 months	4,258	9.71%	72,981,243.37	3.96%
90.01 - 120 months	3,001	6.84%	94,193,228.76	5.11%
120.01 - 150 months	3,047	6.95%	120,020,713.55	6.51%
150.01 - 180 months	2,631	6.00%	115,435,779.01	6.27%
over 180 months	20,737	47.27%	1,187,264,087.31	64.45%
Grand Total	43.872	100.00%	1.842.281.936.67	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,193	30.07%	662,154,828.57	35.94%
1.01% - 2.00%	13,665	31.15%	716,729,485.69	38.90%
2.01% - 3.00%	3,672	8.37%	140,688,877.57	7.64%
3.01% - 4.00%	5,987	13.65%	193,055,860.33	10.48%
4.01% - 5.00%	4,216	9.61%	68,622,408.29	3.72%
5.01% - 6.00%	683	1.56%	21,654,915.74	1.18%
6.01% - 7.00%	849	1.94%	15,781,529.04	0.86%
7.01% +	1,607	3.66%	23,594,031.44	1.28%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,351	21.31%	115,927,319.75	6.29%
20.01% - 30.00%	3,952	9.01%	104,419,991.37	5.67%
30.01% - 40.00%	4,079	9.30%	133,489,618.66	7.25%
40.01% - 50.00%	3,743	8.53%	148,453,894.82	8.06%
50.01% - 60.00%	3,637	8.29%	162,974,294.68	8.85%
60.01% - 70.00%	3,588	8.18%	184,062,732.22	9.99%
70.01% - 80.00%	3,137	7.15%	179,538,554.10	9.75%
80.01% - 90.00%	2,817	6.42%	160,433,515.64	8.71%
90.01% - 100.00%	2,673	6.09%	165,071,427.33	8.96%
100.00% +	6,895	15.72%	487,910,588.11	26.48%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,342	25.85%	168,539,208.77	9.15%
20.01% - 30.00%	5,585 5,405	12.73%	170,062,884.64	9.23% 11.44%
30.01% - 40.00%		12.32%	210,724,187.35	11.44%
40.01% - 50.00%	5,132	11.70%	243,912,391.33	
50.01% - 60.00%	4,629	10.55%	253,672,963.87	13.77%
60.01% - 70.00%	4,819	10.98%	293,944,258.77	15.96%
70.01% - 80.00%	4,228	9.64%	279,436,825.95	15.17%
80.01% - 90.00%	1,650	3.76%	120,020,020.81	6.51%
90.01% - 100.00%	548	1.25%	49,619,811.61	2.69%
100.00% + Grand Total	534	1.22%	52,349,383.58	2.84%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%
ORIGINAL LTV	<u> </u>			
0.000/ .00.000/	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00% 20.01% - 30.00%	4,431	10.10%	68,330,977.79	3.71%
	4,342	9.90%	98,020,108.44	5.32%
30.01% - 40.00% 40.01% - 50.00%	4,691	10.69% 10.81%	137,008,385.10	7.44%
	4,744 4,397		177,112,071.92	9.61% 10.22%
50.01% - 60.00% 60.01% - 70.00%	4.377	10.02% 9.98%	188,247,943.94 222,247,329.20	12.06%
70.01% - 80.00%	4,945	11.27%	278,486,273.37	15.12%
80.01% - 90.00%	4,172	9.51%	233.283.667.12	12.66%
90.01% - 100.00%	3,335	7.60%	223,833,420.99	12.15%
100.00% +	4,438	10.12%		11.71%
Grand Total	43,872	100.00%	215,711,758.79 1,842,281,936.67	100.00%
Grand Total	43,872	100.00%	1,042,201,930.07	100.00%
LOCATION OF PROPERTY				
Attica	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv. 52.83%
	19,159	43.67%	973,221,080.23	13.82%
Thessaloniki Macadonia	6.196	14.12%	254,683,895.79	
Macedonia Peloponnese	4,388 3,288	10.00% 7.49%	128,860,610.95 111,979,456.54	6.99% 6.08%
Thessaly	2,887	6.58%	85,190,057.41 77,610,040.85	4.62%
Sterea Ellada	2,433	5.55%		4.21%
Creta Island	1,526	3.48%	60,545,123.60	3.29%
Ionian Islands Thrace	667 945	1.52%	23,882,063.03	1.30% 1.70%
Epirus		2.15%	31,372,094.35	1.70%
	1,112	2.53%	32,763,377.83	
Aegean Islands Grand Total	1,271 43,872	2.90% 100.00%	62,174,136.10 1,842,281,936.67	3.37% 100.00%
	40,012	100.0070	1,042,201,330.01	100.0076
SEASONING				
0 - 12	Num of Loans 2,695	% of loans 6.14%	Principal Euro Equiv. 208,566,986.27	% of Principal Euro Equiv. 11.32%
12 - 24	1,391	3.17%	57,125,314.77	3.10%
24 - 36	1,095	2.50%	36,956,114.08	2.01%
36 - 60	6,661	15.18%	220,522,244.25	11.97%
60 - 96	3,400	7.75%	81,543,597.05	4.43%
over 96	28,630	65.26%	1,237,567,680.25	67.18%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%
LEGAL LOAN TERM				
LEGAL LOAN TERM	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6,308	14.38%	204,686,434.13	11.11%
5 - 10 years	1,069	2.44%	14,196,767.40	0.77%
10 - 15 years	2,865	6.53%	61,003,346.98	3.31%
15 - 20 years	4,574	10.43%	142,801,435.63	7.75%
20 - 25 years	5,518	12.58%	240,309,035.38	13.04%
25 - 30 years	9,689	22.08%	419,357,577.06	22.76%
30 - 35 years	5,780	13.17%	305,277,260.41	16.57%
35 years +	8,069	18.39%	454,650,079.70	24.68%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%
REAL ESTATE TYPE				
NEAD COTATE TITE	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	31,868	72.64%	1,287,598,496.48	69.89%
Houses	12,004	27.36%	554,683,440.19	30.11%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%
LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	7,928	18.07%	337,183,825.12	18.30%
Purchase	17,379	39.61%	913,692,299.91	49.60%
Repair	9,101	20.74%	373,371,247.07	20.27%
Construction (re-mortgage)	147	0.34%	9,690,217.63	0.53%
Purchase (re-mortgage)	534	1.22%	29,215,529.21	1.59%
Repair (re-mortgage)	430	0.98%	23,076,049.94	1.25%
Equity Release	8,353	19.04%	156,052,767.78	8.47%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%
INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	37,284	84.98%	1,643,565,438.45	89.21%
Balloon	6,588	15.02%	198,716,498.22	10.79%
Grand Total		100.00%	1,842,281,936.67	100.00%
	43,872			
INTEREST RATE TYPE	45,072			
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	Num of Loans 41,220	93.96%	1,753,314,389.50	95.17%
Floating Fixed Converting to Floating	Num of Loans 41,220 2.520	93.96% 5.74%	1,753,314,389.50 87,069,758.72	95.17% 4.73%
Floating Fixed Converting to Floating Fixed to Maturity	Num of Loans 41,220 2,520 132	93.96% 5.74% 0.30%	1,753,314,389.50 87,069,758.72 1,897,788.45	95.17% 4.73% 0.10%
Floating Fixed Converting to Floating	Num of Loans 41,220 2.520	93.96% 5.74%	1,753,314,389.50 87,069,758.72	95.17% 4.73%

INDEX TYPE (FLOATING) Libor 1 Month (CHF)				
Libor 1 Month (CHF)	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
	2,478	6.01%	233,547,496.58	13.32%
Libor 3 Months (CHF)	942	2.29%	64,211,462.89	3.66%
ECB Tracker	8,027	19.47%	382,351,460.55	21.81%
Euribor 1 Month	3,491	8.47%	213,748,813.98	12.19%
Euribor 3 Months Libor 1 Month (Euro)	13,822	33.53%	566,993,633.91 1,767,954.89	32.34%
Eurobank OEK's Rate	91 88	0.22% 0.21%	1,626,024.00	0.10% 0.09%
Euribor 6 Months	2	0.21%	21,440.25	0.00%
TBank OEK's Rate	23	0.06%	503,978.70	0.03%
TBank GG Rate	3	0.01%	31,006.77	0.00%
Originator Rate	12,253	29.73%	288,511,116.98	16.46%
Grand Total	41,220	100.00%	1,753,314,389.50	100.00%
INDEX TYPE (FIXED CONVERTING TO FLOA	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	Nulli of Loans	0.28%	313,466.67	0.36%
Libor 3 Months (CHF)	74	2.94%	2,827,508.08	3.25%
ECB Tracker	67	2.66%	3,351,178.75	3.85%
Euribor 1 Month	711	28.21%	19,341,485.14	22.21%
Euribor 3 Months	1,595	63.29%	58,044,669.27	66.66%
Originator Rate	66	2.62%	3,191,450.81	3.67%
Grand Total	2,520	100.00%	87,069,758.72	100.00%
FIXED CONVERTING TO FLOATING - END O		9/ of loops	Dringing Euro Equit	% of Dringing Furn Fault
1 Jan 2016 - 31 Dec 2020	Num of Loans	% of loans 1.15%	Principal Euro Equiv. 1,092,920.25	% of Principal Euro Equiv. 1.26%
1 Jan 2021 +	2,491	98.85%	85,976,838.47	98.74%
Grand Total	2,520	100.00%	87,069,758.72	100.00%
	2,020	.00.0070	31,000,103.12	
SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N Y	43,868	99.99% 0.01%	1,842,186,513.73 95,422.94	99.99% 0.01%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%
	45,072	100.00%	1,072,201,330.07	100.00%
SUBSIDISED LOANS				
Court Court	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	3	75.00%	88,508.16	92.75%
OEK Subsidy Grand Total	1 4	25.00% 100.00%	6,914.78	7.25%
Grand Total	4	100.00%	95,422.94	100.00%
COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,945	56.86%	1,226,308,258.74	66.56%
Y Grand Total	18,927	43.14%	615,973,677.93	33.44%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%
Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,266		1,723,846,872.38	
	42,200	96.34%		93.57%
Υ	1,606	3.66%	118,435,064.29	6.43%
Y Grand Total				6.43%
	1,606	3.66%	118,435,064.29	
Y Grand Total STAFF LOANS	1,606 43,872	3.66% 100.00%	118,435,064.29 1,842,281,936.67	6.43% 100.00%
STAFF LOANS	1,606 43,872 Num of Loans	3.66% 100.00% % of loans	118,435,064.29 1,842,281,936.67 Principal Euro Equiv.	6.43% 100.00% % of Principal Euro Equiv.
	1,606 43,872 Num of Loans 41,526	3.66% 100.00% % of loans 94.65%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88	6.43% 100.00% % of Principal Euro Equiv. 91.41%
STAFF LOANS N	1,606 43,872 Num of Loans	3.66% 100.00% % of loans	118,435,064.29 1,842,281,936.67 Principal Euro Equiv.	6.43% 100.00% % of Principal Euro Equiv.
STAFF LOANS N S Grand Total	1,606 43,872 Num of Loans 41,526 2,346	3.66% 100.00% % of loans 94.65% 5.35%	118,435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59%
STAFF LOANS N S	1,606 43,872 Num of Loans 41,526 2,346 43,872	3.66% 100.00% % of loans 94.65% 5.35% 100.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans	3.66% 100.00% % of loans 94.65% 5.35% 100.00%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv.	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv.
STAFF LOANS N S Grand Total	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13%
STAFF LOANS N S Grand Total ADD-ON LOANS	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702 4,170	3.66% 100.00% % of loans 94.65% 5.35% 100.00%	118.435.064.29 1,842,281,336.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,673,236.80 126,006.699.87	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702	3,66% 100.00% % of loans 94.65% 5,35% 100.00% % of loans 90.50%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,864,055,699.88 158,226,236.79 1,842,281,336.67 Principal Euro Equiv. 1,715,673,236.80	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702 4,170 43,872	3,66% 100.00% % of loans 94.65% 5,35% 100.00% % of loans 90.50% 100.00%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans	3.66% 100.00% % of loans 94.65% 100.00% 4 of loans 90.50% 9.50% 100.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,884,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.97 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied	Num of Loans Num of Loans 11,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans Num of Loans 42,442	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 100.00% % of loans	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,346 1	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. % of Principal Euro Equiv. 3.33%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holliday houses Buyt-ol-teN/hor-Owner occupied	Num of Loans Num of Loans 41,526 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,316 666	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.13%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,346 1	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. % of Principal Euro Equiv. 3.33%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Hollday houses Buy-to-let/Non-Owner occupied Other	Num of Loans Num of Loans A1,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,346 666 488	3.66% 100.00% % of loans 94.65% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.115% 0.115%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,673,236.80 126,608.699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,673,831,446.280	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.13% 0.09%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Hollday houses Buy-to-let/Non-Owner occupied Other	1,606 43,872	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 0.11% 100.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.97 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.13% 0.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buyt-ole/Nbn-Owner occupied Other Grand Total Top 15 Profession Euro	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,316 666 48 43,872 Num of Loans Num	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.115% 1100.00%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226.236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608.699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.03% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holidav houses Buy-to-let/Nor-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions	1,606 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,316 66 48 43,872 Num of Loans Num of Loans Num of Loans 39,680 Num of Loans 39,680 39,680 39,680 39,680 39,680 39,680 39,680 39,680 38,872 Num of Loans 39,680	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 100.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,676,529.38 62,370,113.06 2,461,462.80 1,673,831,44 1,842,281,936.67 Principal Euro Equiv.	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 93.13% 100.00% % of Principal Euro Equiv. 93.90% 0.13% 0.09% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second homel-foliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student	Num of Loans 13,702 43,872 Num of Loans 142,442 1,316 66 48 43,872	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 0.11% 100.00%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.55% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.03% 100.00% % of Principal Euro Equiv. 98.90% 0.63% 98.90% 0.63%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second hornel-foliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Seceretary	Num of Loans	3.66% 100.00% % of loans 94.65% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 0.11% 1100.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,673,236.80 126,608.699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,675,3831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 12,619.814.50 10,642,974.98	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.13% 0.09% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor	Num of Loans Num of Loans Num of Loans Num of Loans 141,526 2,346 43,872 Num of Loans 42,442 1,316 666 48 43,872 Num of Loans 39,680 190 237 150	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 0.115% 100.00% % of loans 90.44% 0.43% 0.54% 0.54% 0.54%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831,44 1,842,281,936.67 Principal Euro Equiv. 1,573,831,44 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.55% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.33% 100.00% % of Principal Euro Equiv. 98.90% 0.05% 0.05% 0.55%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second hornel-foliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Seceretary	Num of Loans	3.66% 100.00% % of loans 94.65% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 0.11% 100.00%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,281,936.67 1,842,281,936.67 Principal Euro Equiv. 1,775,673,236.80 126,608.699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831,44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 12,619,814.50 10,642,974.98 9,270,925.66 14,748,383.48	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.13% 0.09% 100.00% % of Principal Euro Equiv. 98.40% 3.39% 0.50% 0.50%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second homeHoliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor Restaurateur	Num of Loans Num of Loans 11,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,316 66 48 43,872 Num of Loans Num of Loans 1900 237 150 2267	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 0.115% 100.00% % of loans 90.44% 0.43% 0.54% 0.54% 0.54%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831,44 1,842,281,936.67 Principal Euro Equiv. 1,573,831,44 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 93.13% 100.00% % of Principal Euro Equiv. 93.09% 100.00% 89.90% 100.00%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Sailor Restaurateur Receptionist	1,606 43,872 Num of Loans 41,526 2,346 43,872 Num of Loans 39,702 4,170 43,872 Num of Loans 42,442 1,316 66 48 43,872 Num of Loans 39,680 190 237 150 267 222	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 0.11% 100.00% % of loans 96.74% 0.15% 0.25% 0.44% 0.43% 0.54% 0.54% 0.61%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,676,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.13% 0.09% 100.00% % of Principal Euro Equiv. 98.40% 3.39% 0.15% 0.50% 0.50% 0.60% 0.60%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor Restaurateur Receptionist Farmer	Num of Loans 42,442 1.316 66 48 43,872 Num of Loans 39,680 190 237 150 267 222 6955	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.115% 0.119% 100.00%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.98 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 12,619,814.50 10,642,974.98 9,270,925,66 14,748,838.48 12,108.854.67 19,735,002.25	6.43% 100.009 % of Principal Euro Equiv. 8.59% 100.009 % of Principal Euro Equiv. 93.13% 6.87% 100.009 % of Principal Euro Equiv. 96.40% 3.39% 0.13% 0.09% 100.009 % of Principal Euro Equiv. 89.90% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50% 0.50%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor Restaurateur Receptionist Farmer Driver	Num of Loans	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 100.00% % of loans	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,676,3236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 1,642,974.98 9,270,925.66 14,748,383.48 12,108,854.67 19,735,002.25 9,403,843.29	6.43% 100.00% % of Principal Euro Equiv. 8.59% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 100.00% % of Principal Euro Equiv. 96.40% 3.39% 0.05% 0.60% 0.60% 0.50% 0.80% 0.65% 0.55%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor Restaurateur Receptionist Farmer Driver Dentist Civil Engineer Accountant	Num of Loans Num of Loans Num of Loans Num of Loans 141,526 2,346 43,872 Num of Loans 42,442 1,316 66 43 43,872 Num of Loans 39,680 190 237 150 267 222 695 247 147 194	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 0.11% 100.00% % of loans 90.44% 0.61% 1.58% 0.56% 0.56% 0.34% 0.44%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,715,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 12,619,814.50 10,642,974.98 9,270,925.66 14,748,838.48 12,108,854.67 19,735,002.25 9,403,843.29 11,272,389.03 12,134,455.80 21,035,477.45	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 96.40% 3.313% 0.09% 100.00% % of Principal Euro Equiv. 89.90% 0.60% 0.60% 1.07% 0.51% 0.66% 1.07%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second homel-foliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor Restaurateur Receptionist Farmer Driver Dentist Civil Engineer Accountant Civil Servant - Primary School Teachers	Num of Loans	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 101.00% % of loans 96.44% 0.43% 0.54% 0.54% 0.55% 0.56% 0.34% 0.51% 1.58% 0.56% 0.34% 0.95%	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,673,236.80 126,608,699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,676,529.38 62,370,113.06 2,461,462.80 1,675,3831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 12,619,814.50 10,642,974.98 9,270,925.66 14,748,383.48 12,108,854.67 19,735,002.25 9,403,843.29 11,272,388.03 12,134,455.80 21,035,477,42 21,475,591.25	6.43% 100.00% % of Principal Euro Equiv. 9.141% 8.59% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 9.13% 0.13% 0.13% 100.00% % of Principal Euro Equiv. 89.90% 0.69% 0.50% 0.69% 0.55% 0.50% 0.66% 1.07% 0.61% 0.61% 0.61% 0.61% 0.61% 1.17%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor Restaurateur Receptionist Farmer Driver Dentist Civil Enqineer Accountant Civil Servant - Primary School Teachers Civil Servant - Nurse / Midwife	Num of Loans	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 0.11% 100.00% % of loans 96.74% 0.11% 100.00%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,676,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 1,648,974.98 9,270,925.66 14,748,338.48 12,108,854.67 19,735,002.25 9,403,843.29 11,272,389.03 12,134,456.80 21,035,477.42 21,475,591.25 8,639,312.34	6.43% 100.00% % of Principal Euro Equiv. 91.41% 8.55% 100.00% % of Principal Euro Equiv. 93.13% 6.87% 100.00% % of Principal Euro Equiv. 96.40% 3.33% 0.09% 1.13% 0.09% 100.00% % of Principal Euro Equiv. 89.90% 0.66% 1.07% 0.80% 0.66% 1.07% 0.61% 0.61% 0.66% 1.14% 0.66% 1.14% 0.66%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second homel-foliday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Secretary Sailor Restaurateur Receptionist Farmer Driver Dentist Civil Engineer Accountant Civil Servant - Primary School Teachers Civil Servant - Nurse / Michwife Retail Shop Owner	Num of Loans	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 3.00% 0.15% 0.11% 100.00% % of loans	118.435,064.29 1,842,281,936.67 Principal Euro Equiv. 1,684,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,673,236.80 126,608.699.87 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,675,3831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 12,619,814.50 10,642,974,98 9,270,925.66 14,748,383.48 12,108,854.67 19,735,002.25 9,403,843.29 11,272,389.03 12,134,458.80 21,035,477.42 21,475,591.25 8,639,312.34 14,407,758,182	6,43% 100.00% % of Principal Euro Equiv. 91,41% 8,59% 100.00% % of Principal Euro Equiv. 93,13% 6,87% 100.00% % of Principal Euro Equiv. 96,40% 3,39% 0,13% 0,13% 0,19% 100.00% % of Principal Euro Equiv. 89,90% 0,65% 0,50% 0,65% 0,55% 0,55% 0,56% 1,17% 0,41% 0,61% 1,14% 0,61% 1,14% 0,47% 0,47%
STAFF LOANS N S Grand Total ADD-ON LOANS N Y Grand Total OCCUPANCY TYPES Owner occupied Second home/Holiday houses Buy-to-let/Non-Owner occupied Other Grand Total Top 15 Profession Euro Other Professions Student Student Secretary Sailor Restaurateur Receptionist Farmer Driver Dentist Civil Engineer Accountant Civil Servant - Primary School Teachers Civil Servant - Nurse / Midwife	Num of Loans	3.66% 100.00% % of loans 94.65% 5.35% 100.00% % of loans 90.50% 9.50% 100.00% % of loans 96.74% 0.11% 100.00% % of loans 96.74% 0.11% 100.00%	118.435.064.29 1,842,281,936.67 Principal Euro Equiv. 1,844,055,699.88 158,226,236.79 1,842,281,936.67 Principal Euro Equiv. 1,775,676,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,775,876,529.38 62,370,113.06 2,461,462.80 1,573,831.44 1,842,281,936.67 Principal Euro Equiv. 1,656,282,412.96 1,648,974.98 9,270,925.66 14,748,338.48 12,108,854.67 19,735,002.25 9,403,843.29 11,272,389.03 12,134,456.80 21,035,477.42 21,475,591.25 8,639,312.34	6.43% 100.009 % of Principal Euro Equiv. 91.41% 8.55% 100.009 % of Principal Euro Equiv. 93.13% 6.87% 100.009 % of Principal Euro Equiv. 96.40% 3.33% 0.099 100.009 % of Principal Euro Equiv. 89.90% 0.68% 0.50% 0.68% 1.07% 0.61% 0.66% 1.14% 0.66% 1.14%