

EFG Eurobank_Bond_Loan_Portfolio

Date : 19/11/2016

1. Summary

Original Balance (EUR):	80.983.145
Current Balance (EUR):	41.705.047
Bond Loans:	20
Obligor Groups:	17
Obligor Names:	18
WA Seasoning (months):	114,6
WA Interest Rate:	1,59%
WA Margin:	2,04%

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2. Top 20 Obligor Groups

Top 20 Obligor Groups	Obligor Names	Loans	Pct	Current Balance	Pct
G0061472	2	3	15,00	11.925.000	28,59
G0035592	1	1	5,00	8.646.000	20,73
G0037245	1	2	10,00	5.893.195	14,13
G0060034	1	1	5,00	3.103.440	7,44
G0072253	1	1	5,00	2.510.000	6,02
G0036457	1	1	5,00	1.503.832	3,61
G0036146	1	1	5,00	1.392.300	3,34
G0073492	1	1	5,00	1.192.000	2,86
G0037327	1	1	5,00	928.000	2,23
G0072884	1	1	5,00	833.334	2,00
G0037614	1	1	5,00	782.844	1,88
G0077995	1	1	5,00	750.000	1,80
G0036473	1	1	5,00	660.000	1,58
G0039934	1	1	5,00	544.050	1,30
G0036481	1	1	5,00	351.032	0,84
G0066860	1	1	5,00	350.020	0,84
G0074292	1	1	5,00	340.000	0,82
Total:	18	20	100,00	41.705.047	100,00

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3. Top 20 Obligor Companies

Top 20 Obligor Companies	Loans	Pct	Current Balance	Pct
264419	1	5,00	8.646.000	20,73
1368139	2	10,00	6.225.000	14,93
1574439	2	10,00	5.893.195	14,13
1214777	1	5,00	5.700.000	13,67
5535713	1	5,00	3.103.440	7,44
2199615	1	5,00	2.510.000	6,02
5211093	1	5,00	1.503.832	3,61
2059856	1	5,00	1.392.300	3,34
5990755	1	5,00	1.192.000	2,86
5139797	1	5,00	928.000	2,23
5969933	1	5,00	833.334	2,00
4061138	1	5,00	782.844	1,88
6165822	1	5,00	750.000	1,80
4234090	1	5,00	660.000	1,58
5352817	1	5,00	544.050	1,30
1582489	1	5,00	351.032	0,84
6095061	1	5,00	350.020	0,84
5752141	1	5,00	340.000	0,82
Total:	20	100,00	41.705.047	100,00

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4. Obligor Category

Obligor Category	Obligor Names	Pct	Balance	Pct
Large Corporate	1	5,00	8.646.000	20,73
SME	19	95,00	33.059.047	79,27
Total:	20	100,00	41.705.047	100,00

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5. Obligor industry

Obligor Industry	Obligor Names	Pct	Balance	Pct
Wholesale trade, except of motor vehicles and motorcycl	2	10,00	1.133.876	2,72
Real estate activities	4	20,00	11.443.882	27,44
Accommodation	12	60,00	26.267.269	62,98
Manufacture of other non-metallic mineral products	1	5,00	350.020	0,84
Retail trade, except of motor vehicles and motorcycles	1	5,00	2.510.000	6,02
Total:	20	100	41.705.047	100,00

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6. MRA Rating

MRA Rating	Loans	Pct	Current Balance	Pct
N/A	3	15,00	10.693.882	25,64
1.00 - 1.99	0	0,00	0	0,00
2.00 - 2.99	0	0,00	0	0,00
3.00 - 3.99	5	25,00	8.778.829	21,05
4.00 - 4.99	3	15,00	11.925.000	28,59
5.00 - 5.99	1	5,00	350.020	0,84
6.00 - 6.99	2	10,00	2.850.000	6,83
7.00 - 7.99	2	10,00	1.101.032	2,64
8.00 - 8.99	2	10,00	3.886.284	9,32
9.00 - 9.99	2	10,00	2.120.000	5,08
Total:	20	100	41.705.047	100,00

Maximum: 9,1

Minimum: 3

Weighted Avg: 5,3

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7. NCR Rating

NCR Rating	Loans	Pct	Current Balance	Pct
1	0	0,00	0	0,00
2	0	0,00	0	0,00
3	0	0,00	0	0,00
4	0	0,00	0	0,00
5	3	15,00	10.693.882	25,64
6	0	0,00	0	0,00
7	0	0,00	0	0,00
Not Applicable	17	85,00	31.011.165	74,36
Total:	20	100	41.705.047	100

Maximum: 5

Minimum: 5

Weighted Avg: 5

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8. Top Obligor Regions

Top Obligor Regions	Loans	Pct	Current Balance	Pct
ATTIKI	3	15,00	10.500.864	25,18
KENTRIKI MAKEDONIA	1	5,00	1.392.300	3,34
KRITI	9	45,00	22.140.245	53,09
NOTIO AIGAIO	6	30,00	6.479.638	15,54
THESSALIA	1	5,00	1.192.000	2,86

Total:	20	100	41.705.047	100
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9. Original Balance

Original Balance	Loans	Pct	Current Balance	Pct
1 - 500,000	0	0,00	0	0,00
500,001 - 1,000,000	2	10,00	691.032	1,66
1,000,001 - 1,500,000	3	15,00	1.644.070	3,94
1,500,001 - 2,000,000	2	10,00	2.120.000	5,08
2,000,001 - 2,500,000	2	10,00	1.980.000	4,75
2,500,001 - 3,000,000	3	15,00	3.949.327	9,47
3,000,001 - 3,500,000	1	5,00	782.844	1,88
3,500,001 - 4,000,000	1	5,00	2.510.000	6,02
4,000,001 - 4,500,000	0	0,00	0	0,00
4,500,001 - 5,000,000	0	0,00	0	0,00
5,000,001 - 5,500,000	1	5,00	833.334	2,00
5,500,001 - 6,000,000	1	5,00	3.103.440	7,44
6,000,001 - 6,500,000	0	0,00	0	0,00
6,500,001 - 7,000,000	0	0,00	0	0,00
7,000,001 - 7,500,000	0	0,00	0	0,00
7,500,001 - 8,000,000	1	5,00	4.905.000	11,76
8,000,001 - 8,500,000	1	5,00	5.700.000	13,67
8,500,001 - 9,000,000	0	0,00	0	0,00
9,000,001 - 9,500,000	0	0,00	0	0,00
9,500,001 - 10,000,000	0	0,00	0	0,00
10,000,001 - 15,000,000	2	10,00	13.486.000	32,34
15,000,001 - 20,000,000	0	0,00	0	0,00
20,000,001 - 25,000,000	0	0,00	0	0,00
25,000,001 - 30,000,000	0	0,00	0	0,00
30,000,001 - 35,000,000	0	0,00	0	0,00
35,000,001 - 40,000,000	0	0,00	0	0,00
40,000,001 - 45,000,000	0	0,00	0	0,00
45,000,001 - 50,000,000	0	0,00	0	0,00
50,000,001 >=	0	0,00	0	0,00
Total:	20	100	41.705.047	100

Minimum: 850000

Maximum: 12500000

Average: 4049157,25

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10. Current Balance

Current Balance	Loans	Pct	Current Balance	Pct
1 - 500,000	3	15,00	1.041.052	2,50
500,001 - 1,000,000	6	30,00	4.498.228	10,79
1,000,001 - 1,500,000	4	20,00	4.957.495	11,89
1,500,001 - 2,000,000	1	5,00	1.503.832	3,61
2,000,001 - 2,500,000	0	0,00	0	0,00
2,500,001 - 3,000,000	1	5,00	2.510.000	6,02
3,000,001 - 3,500,000	1	5,00	3.103.440	7,44
3,500,001 - 4,000,000	0	0,00	0	0,00
4,000,001 - 4,500,000	0	0,00	0	0,00
4,500,001 - 5,000,000	2	10,00	9.745.000	23,37
5,000,001 - 5,500,000	0	0,00	0	0,00
5,500,001 - 6,000,000	1	5,00	5.700.000	13,67
6,000,001 - 6,500,000	0	0,00	0	0,00
6,500,001 - 7,000,000	0	0,00	0	0,00
7,000,001 - 7,500,000	0	0,00	0	0,00
7,500,001 - 8,000,000	0	0,00	0	0,00
8,000,001 - 8,500,000	0	0,00	0	0,00
8,500,001 - 9,000,000	1	5,00	8.646.000	20,73
9,000,001 - 9,500,000	0	0,00	0	0,00
9,500,001 - 10,000,000	0	0,00	0	0,00

10,000,001 - 15,000,000	0	0,00	0	0,00
15,000,001 - 20,000,000	0	0,00	0	0,00
20,000,001 - 25,000,000	0	0,00	0	0,00
25,000,001 - 30,000,000	0	0,00	0	0,00
30,000,001 - 35,000,000	0	0,00	0	0,00
35,000,001 - 40,000,000	0	0,00	0	0,00
40,000,001 - 45,000,000	0	0,00	0	0,00
45,000,001 - 50,000,000	0	0,00	0	0,00
Total:	20	100	41.705.047	100

Minimum: 340000

Maximum: 8646000

Average: 2085252,37

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11. Issue Year

Issue Year	Loans	Pct	Current Balance	Pct
2003	0	0,00	0	0,00
2004	0	0,00	0	0,00
2005	0	0,00	0	0,00
2006	3	15,00	13.708.440	32,87
2007	6	30,00	16.870.227	40,45
2008	8	40,00	9.482.310	22,74
2009	3	15,00	1.644.070	3,94
2010	0	0,00	0	0,00
Total:	20	100	41.705.047	100

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12. Maturity Year

Maturity Year	Loans	Pct	Current Balance	Pct
2018	3	15,00	1.956.178	4,69
2019	1	5,00	660.000	1,58
2020	1	5,00	1.503.832	3,61
2021	2	10,00	5.190.020	12,44
2022	2	10,00	1.404.227	3,37
2023	2	10,00	2.320.300	5,56
2024	4	20,00	6.907.490	16,56
2025	1	5,00	8.646.000	20,73
2026	2	10,00	10.605.000	25,43
2027	1	5,00	1.320.000	3,17
2028	1	5,00	1.192.000	2,86
Total:	20	100	41.705.047	100

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13. Seasoning

Seasoning	Loans	Pct	Current Balance	Pct
<= 0.00	0	0,00	0	0,00
0.01 - 6.00	0	0,00	0	0,00
6.01 - 12.00	0	0,00	0	0,00
12.01 - 18.00	0	0,00	0	0,00
18.01 - 24.00	0	0,00	0	0,00
24.01 - 30.00	0	0,00	0	0,00
30.01 >=	20	100,00	41.705.047	100,00
Total:	20	100,00	41.705.047	100,00

Minimum: 88,83

Maximum: 123,47

Average: 107,92

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14. Benchmark Index

Benchmark Index	Loans	Pct	Current Balance	Pct
1 Month EURIBOR	0	0,00	0	0,00
2 Months EURIBOR	0	0,00	0	0,00
3 Months EURIBOR	13	65,00	24.877.973	59,65
6 Months EURIBOR	7	35,00	16.827.074	40,35
12 Months EURIBOR	0	0,00	0	0,00
Total:	20	100	41.705.047	100

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15. Margin over Benchmark

Margin over Benchmark	Loans	Pct	Current Balance	Pct
0.51 - 1.00	1,00	5,00	8.646.000	20,73
1.01 - 1.50	3,00	15,00	3.556.132	8,53
1.51 - 2.00	2,00	10,00	6.097.000	14,62
2.01 - 2.50	7,00	35,00	14.148.277	33,92
2.51 - 3.00	2,00	10,00	3.886.284	9,32
3.01 - 3.50	4,00	20,00	4.538.020	10,88
3.51 - 4.00	0,00	0,00	0	0,00
4.01 - 4.50	0,00	0,00	0	0,00
4.51 - 5.00	1,00	5,00	833.334	2,00
5.01 - 5.50	0,00	0,00	0	0,00
Total:	20	100	41.705.047	100

Minimum: 1
Maximum: 4,661
Average: 2,355

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16. Current Interest Rate

Current Interest Rate	Loans	Pct	Current Balance	Pct
0.51 - 1.00	4	20,00	12.202.132	29,26
1.01 - 1.50	2	10,00	6.097.000	14,62
1.51 - 2.00	6	30,00	12.828.277	30,76
2.01 - 2.50	3	15,00	5.206.284	12,48
2.51 - 3.00	4	20,00	4.538.020	10,88
3.01 - 3.50	0	0,00	0	0,00
3.51 - 4.00	0	0,00	0	0,00
4.01 - 4.50	1	5,00	833.334	2,00
4.51 - 5.00	0	0,00	0	0,00
5.01 - 5.50	0	0,00	0	0,00
Total:	20	100	41.705.047	100

Minimum: 0,608
Maximum: 4,25
Average: 1,895

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17. Interest Payment Frequency

Interest Payment Frequency	Loans	Pct	Current Balance	Pct
1	0	0,00	0	0,00
2	0	0,00	0	0,00
3	13	65,00	24.877.973	59,65
6	7	35,00	16.827.074	40,35
12	0	0,00	0	0,00
Total:	20	100	41.705.047	100

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18. Repayment Profile

Repayment Profile	Loans	Pct	Current Balance	Pct
B	1	5,00	833.334	2,00
F	14	70,00	19.366.881	46,44
V	5	25,00	21.504.832	51,56
Total:	20	100	41.705.047	100

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19. Principal Payment Frequency

Principal Payment Frequency	Loans	Pct	Current Balance	Pct
1	0	0,00	0	0,00
2	0	0,00	0	0,00
3	6	30,00	9.280.903	22,25
6	3	15,00	13.141.740	31,51
12	4	20,00	12.585.000	30,18
NA	7	35,00	6.697.404	16,06
Total:	20	100	41.705.047	100

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20. Current LTV

Current LTV	Loans	Pct	Current Balance	Pct
N/A	0	0,00	0	0,00
0.01 - 50.00	20	100,00	41.705.047	100,00
50.01 - 55.00	0	0,00	0	0,00
55.01 - 60.00	0	0,00	0	0,00
60.01 - 65.00	0	0,00	0	0,00
65.01 - 70.00	0	0,00	0	0,00
70.01 - 75.00	0	0,00	0	0,00
75.01 - 80.00	0	0,00	0	0,00
80.01 - 85.00	0	0,00	0	0,00
85.01 - 90.00	0	0,00	0	0,00
90.01 - 95.00	0	0,00	0	0,00
95.01 - 100.00	0	0,00	0	0,00
100.01 - 110.00	0	0,00	0	0,00
110.01 - 120.00	0	0,00	0	0,00
>120.01	0	0,00	0	0,00
Total:	20	100	41.705.047	100

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21. Interest Payments in Arrears

Interest Payments in Arrears	Loans	Pct	Current Balance	Pct
1	0	0,00	0	0,00
2	0	0,00	0	0,00
3	0	0,00	0	0,00
4	0	0,00	0	0,00
5	0	0,00	0	0,00
6	0	0,00	0	0,00
Not Applicable	20	100,00	41.705.047	100,00
Total:	20	100	41.705.047	100

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22. Capital Payments in Arrears

Capital Payments in Arrears	Loans	Pct	Current Balance	Pct
1	3	15,00	2.325.876	5,58
2	0	0,00	0	0,00
3	0	0,00	0	0,00
4	0	0,00	0	0,00
5	0	0,00	0	0,00
6	0	0,00	0	0,00
Not Applicable	17	85,00	39.379.171	94,42
Total:	20	100	41.705.047	100

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23. Personal Guarantee

Personal Guarantee	Loans	Pct	Current Balance	Pct
No	7	35,00	17.582.269	42,16
Yes	13	65,00	24.122.778	57,84
Total:	20	100	41.705.047	100

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24. Corporate Guarantee

Corporate Guarantee	Loans	Pct	Current Balance	Pct
No	17	85,00	32.376.607	77,63
Yes	3	15,00	9.328.440	22,37
Total:	20	100	41.705.047	100