

EFG EUROBANK S.A.
€5 billion Global Covered Bond I Programme
Investor Report



Report No: **121**

Reporting Date: **20/5/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2020	30/4/2020

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

I Programme Details

Series	Issue Date	ISIN	Balance (in Euro)	Rating S&P	Moody's	Interest Rate	Final Maturity	Extended Final Maturity
5	2-Nov-17	XS1709545641	500.000.000,00	BBB+	Baa1	2,75%	2-Nov-20	2-Nov-50
			500.000.000,00					

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
5	2-Nov-19	2-Nov-20	200	Act/Act	2,75%	7.513.661,20	-

Fixed Rate Bonds 100%
Liability WAL (in years) 0,51

II Summary Loan Portfolio - Status - Removals & Replenishments - Swap Details

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of		At Issue ^(*) As at 31/10/2017
		30/4/2020	31/3/2020	
A.1	Aggregate Current Principal O/S balance	660.653.430,99	666.070.474,83	679.370.795,70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	660.653.430,99	666.017.280,33	679.370.795,70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	654.273.543,33	659.435.319,35	646.633.093,77
A.4	Aggregate Original Principal O/S balance	1.193.980.817,43	1.199.410.866,21	998.036.434,95
A.5	Average Current Principal O/S balance	43.734,50	43.875,27	54.726,18
A.6	Average Original Principal O/S balance	79.040,17	79.007,37	80.396,04
A.7	Maximum Current Principal O/S balance	879.722,69	885.761,72	808.018,69
A.8	Maximum Original Principal O/S balance	1.600.000,00	1.600.000,00	1.000.000,00
A.9	Total Number of Loans	15.106,00	15.181	12.414
A.10	Weighted Average Seasoning (years)	10,27	10,20	8,23
A.11	Weighted Average Remaining Maturity (years)	15,65	15,68	17,81
A.12	Weighted Average Current Indexed LTV percent (%)	48,98	49,14	64,92
A.13	Weighted Average Current Unindexed LTV percent (%)	38,96	39,07	44,50
A.14	Weighted Average Original LTV percent (%)	57,93	57,93	60,15
A.15	Weighted Average Interest Rate - Total (%)	2,98	2,94	3,16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1,24	1,19	2,70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98,01	98,62	100,00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1,61	1,13	0,00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,38	0,25	0,00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0,00	0,01	0,00

^(*) Bond issue date 2 November 2017

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	Scheduled And Paid Repayments	16.684	4.095.915,67	18.122	4.383.336,81
B.2	Partial Prepayments	19	241.093,00	38	425.798,39
B.3	Whole Prepayments	14	137.248,88	20	611.885,15
B.4	Total Principal Receipts (B1+B2+B3)	-	4.463.664,24	-	5.421.020,35

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
C.1	Interest From Installments	17.205	1.567.492,56	18.932	1.739.257,04
C.2	Interest From Overdues	2.845	2.671,80	2.730	2.052,85
C.3	Total Interest Receipts (C1+C2)	-	1.570.164,36	-	1.741.309,89
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/4/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14.812	647.499.232,99	14.980	656.864.727,25
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	294	13.154.198,00	199	9.152.553,08
A.3	Totals (A1+ A2)	15.106	660.653.430,99	15.179	666.017.280,33
A.4	In Arrears Loans 90 Days To 360 Days	0	0,00	2	53.194,50
A.5	Denounced Loans	0	0,00	0	0,00
A.6	Totals (A4+ A5)	0	0,00	2	53.194,50

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/4/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	241	10.657.522,39	166	7.509.473,35
B.2	60 Days < Installment <= 89 Days	53	2.496.675,61	33	1.643.079,73
B.3	Total (B1+B2=A2)	294	13.154.198,00	199	9.152.553,08
B.4	90 Days < Installment <= 119 Days	0	0,00	2	53.194,50
B.5	120 Days < Installment <= 360 Days	0	0,00	0	0,00
B.6	Total (B4+B5=A4)	0	0,00	2	53.194,50

Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0,00	947.443,69
A.2	Number of Loans	0	29

III Statutory Tests as of 30/4/2020

Outstanding Bonds Principal	500.000.000,00	
Outstanding Accrued Interest on Bonds ¹	6.799.863,39	
Total Bonds Amount	506.799.863,39	
Current Outstanding Balance of Loans	660.653.430,99	
A. Adjusted Outstanding Principal of Loans ²	654.273.543,33	
B. Accrued Interest on Loans	1.704.713,82	
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	1.291.666,67	
Nominal Value (A+B+C+D-Z)	654.686.590,48	
Bonds / Nominal Value Assets Percentage	633.499.829,23	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	826.668.254,52	
Net Present Value of Liabilities	514.239.342,66	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	810.912.925,42	
Net Present Value of Liabilities	509.067.366,32	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	850.690.239,84	
Net Present Value of Liabilities	519.570.148,00	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16.889.273,10	
Interest due on all series of covered bonds during 1st year	13.750.000,00	
Parameters		
LTV Cap	80,00%	
Asset Percentage BoG	95,00%	
Asset Percentage ³	80,00%	
Negative carry Margin	0,50%	
Reserve Ledger ⁴		
Opening Balance	13.750.000,00	
Required Reserve Amount	13.750.000,00	
Amount credited to the account to bring balance to Required Amount	0,00	
Available (Outstanding) Reserve Amount	13.750.000,00	

0,00

¹ Outstanding Accrued Interest on Bonds as at end date of data reporting period

² The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

³ Committed Asset Percentage updated to 80% (from 95%) on 2015/03/10

⁴ Co-Mingling Reserve was replaced with the Reserve Ledger on 2015/03/10 (opening balance: €15.595.979,14)

IV Portfolio Stratifications

ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	1.917	12,69%	56.388.340,87	4,72%
37.501 - 75.000	7.024	46,50%	395.744.674,76	33,14%
75.001 - 100.000	3.116	20,63%	278.210.946,69	23,30%
100.001 - 150.000	2.199	14,56%	272.491.751,13	22,82%
150.001 - 250.000	697	4,61%	131.160.303,68	10,99%
250.001 - 500.000	134	0,89%	44.792.535,00	3,75%
500.001 +	19	0,13%	15.192.265,30	1,27%
Grand Total	15.106	100,00%	1.193.980.817,43	100,00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 37.500	8.210	54,35%	169.840.778,34	25,71%
37.501 - 75.000	4.792	31,72%	250.629.929,99	37,94%
75.001 - 100.000	1.095	7,25%	93.678.525,21	14,18%
100.001 - 150.000	732	4,85%	86.847.222,17	13,15%
150.001 - 250.000	225	1,49%	41.114.675,23	6,22%
250.001 - 500.000	45	0,30%	13.877.938,09	2,10%
500.001 +	7	0,05%	4.664.361,96	0,71%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

ORIGINATION DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1995-2004	2.743	18,16%	80.915.560,59	12,25%
2005	1.936	12,82%	62.457.726,17	9,45%
2006	1.831	12,12%	57.111.530,94	8,64%
2007	822	5,44%	30.510.778,27	4,62%
2008	476	3,15%	19.811.473,84	3,00%
2009	739	4,89%	38.210.584,72	5,78%
2010	1.608	10,64%	97.170.897,84	14,71%
2011	1.589	10,52%	86.896.558,43	13,15%
2012	709	4,69%	35.837.560,60	5,42%
2013	457	3,03%	23.644.538,28	3,58%
2014	384	2,54%	21.500.165,01	3,25%
2015	510	3,38%	27.860.343,61	4,22%
2016	511	3,38%	29.692.456,55	4,49%
2017	353	2,34%	22.263.245,71	3,37%
2018	257	1,70%	16.262.460,50	2,46%
2019	181	1,20%	10.507.549,93	1,59%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

MATURITY DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
2016 - 2020	328	2,17%	1.066.631,50	0,16%
2021 - 2025	3.094	20,48%	52.010.450,89	7,87%
2026 - 2030	3.681	24,37%	127.951.149,46	19,37%
2031 - 2035	3.350	22,18%	162.664.529,92	24,62%
2036 - 2040	2.377	15,74%	144.917.750,97	21,94%
2041 - 2045	1.495	9,90%	112.481.959,57	17,03%
2046 +	781	5,17%	59.560.958,68	9,02%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 40 months	1.824	12,07%	16.765.211,30	2,54%
40.01 - 60 months	1.048	6,94%	22.770.533,56	3,45%
60.01 - 90 months	1.728	11,44%	45.951.552,40	6,96%
90.01 - 120 months	1.595	10,56%	58.364.390,90	8,83%
120.01 - 150 months	2.190	14,50%	91.955.059,82	13,92%
150.01 - 180 months	1.252	8,29%	63.797.367,90	9,66%
over 180 months	5.469	36,20%	361.049.315,11	54,65%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 1.00%	163	1,08%	8.491.320,12	1,29%
1.01% - 2.00%	4.080	27,01%	157.156.048,81	23,79%
2.01% - 3.00%	4.036	26,72%	181.300.765,52	27,44%
3.01% - 4.00%	3.338	22,10%	189.273.354,70	28,65%
4.01% - 5.00%	2.442	16,17%	94.978.969,82	14,38%
5.01% - 6.00%	806	5,34%	24.739.278,15	3,74%
6.01% - 7.00%	226	1,50%	4.444.908,50	0,67%
7.01% +	15	0,10%	268.785,37	0,04%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

CURRENT LTV_Indexed (Euro by Daily FIX Rate)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 20.00%	3.729	24,69%	61.591.513,25	9,32%
20.01% - 30.00%	2.340	15,49%	79.602.076,82	12,05%
30.01% - 40.00%	2.211	14,64%	96.386.549,51	14,59%
40.01% - 50.00%	2.167	14,35%	114.386.112,77	17,31%
50.01% - 60.00%	1.826	12,09%	113.650.301,95	17,20%
60.01% - 70.00%	1.377	9,12%	92.404.897,90	13,99%
70.01% - 80.00%	743	4,92%	51.222.232,89	7,75%
80.01% - 90.00%	424	2,81%	29.222.428,96	4,42%
90.01% - 100.00%	251	1,66%	19.128.329,62	2,90%
100.00% +	38	0,25%	3.058.987,32	0,46%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

CURRENT LTV_Unindexed (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	5,069	33,56%	102.699.162,29	15,55%
20.01% - 30.00%	2,815	18,63%	116.283.544,23	17,60%
30.01% - 40.00%	2,682	17,75%	136.311.538,74	20,63%
40.01% - 50.00%	2,184	14,46%	133.165.584,24	20,16%
50.01% - 60.00%	1,385	9,17%	94.779.024,49	14,35%
60.01% - 70.00%	796	5,27%	61.452.067,23	9,30%
70.01% - 80.00%	157	1,04%	14.234.653,64	2,15%
80.01% - 90.00%	11	0,07%	751.407,52	0,11%
90.01% - 100.00%	4	0,03%	691.201,57	0,10%
100.00% +	3	0,02%	285.247,04	0,04%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

ORIGINAL LTV (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	412	2,73%	11.028.944,20	1,67%
20.01% - 30.00%	1.139	7,54%	34.290.873,56	5,19%
30.01% - 40.00%	1.978	13,09%	71.264.812,87	10,79%
40.01% - 50.00%	2,648	17,53%	109.740.337,60	16,61%
50.01% - 60.00%	2,919	19,32%	139.385.098,16	21,10%
60.01% - 70.00%	2,647	17,52%	128.494.484,97	19,45%
70.01% - 80.00%	2,371	15,70%	115.245.203,93	17,44%
80.01% - 90.00%	691	4,57%	35.628.246,04	5,39%
90.01% - 100.00%	263	1,74%	14.161.132,12	2,14%
100.00% +	38	0,25%	1.414.297,54	0,21%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6.198	41,03%	300.867.907,40	45,54%
Thessaloniki	2.109	13,96%	86.292.043,39	13,06%
Macedonia	1.744	11,55%	63.675.996,61	9,64%
Peloponnese	1.045	6,92%	41.525.973,19	6,29%
Thessaly	1.062	7,03%	40.022.826,56	6,06%
Sterea Ellada	828	5,48%	32.620.561,93	4,94%
Creta Island	528	3,50%	25.614.596,51	3,88%
Ionian Islands	243	1,61%	11.223.532,24	1,70%
Thrace	522	3,46%	19.758.676,60	2,99%
Epirus	396	2,62%	15.912.766,69	2,41%
Aegean Islands	431	2,85%	23.138.549,87	3,50%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

SEASONING				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	118	0,78%	6.821.113,25	1,03%
12 - 24	224	1,48%	13.221.193,97	2,00%
24 - 36	263	1,74%	17.221.746,69	2,61%
36 - 60	924	6,12%	54.327.860,23	8,22%
60 - 96	1.435	9,50%	76.075.609,80	11,52%
over 96	12.142	80,38%	492.985.907,05	74,62%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	14	0,09%	199.938,20	0,03%
5 - 10 years	392	2,59%	7.516.289,53	1,14%
10 - 15 years	2.437	16,13%	54.808.766,45	8,30%
15 - 20 years	3.896	25,79%	132.088.600,55	19,99%
20 - 25 years	3.271	21,65%	158.220.306,86	23,95%
25 - 30 years	3.661	24,24%	214.499.991,71	32,47%
30 - 35 years	709	4,69%	47.678.033,78	7,22%
35 years +	726	4,81%	45.641.503,91	6,91%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11.714	77,55%	483.278.060,90	73,15%
Houses	3.392	22,45%	177.375.370,09	26,85%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

LOAN PURPOSE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3.398	22,49%	152.596.599,76	23,10%
Purchase	9.373	62,05%	428.445.125,31	64,85%
Repair	2.149	14,23%	71.527.918,90	10,83%
Construction (re-mortgage)	19	0,13%	634.778,96	0,10%
Purchase (re-mortgage)	122	0,81%	5.608.091,65	0,85%
Repair (re-mortgage)	45	0,30%	1.840.916,41	0,28%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	15.062	99,71%	657.514.674,32	99,52%
Balloon	44	0,29%	3.138.756,67	0,48%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14.610	96,72%	643.794.368,94	97,45%
Fixed Converting to Floating	379	2,51%	15.067.208,85	2,28%
Fixed to Maturity	117	0,77%	1.791.853,20	0,27%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

Fixed rate assets 2,55%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	4.605	31,52%	139.470.419,27	21,66%
Euribor 1 Month	351	2,40%	13.346.865,48	2,07%
Euribor 3 Months	7.177	49,12%	403.440.535,25	62,67%
Labor 1 Month (Euro)	34	0,23%	879.144,56	0,14%
Originator Rate	2.439	16,69%	86.599.160,47	13,45%
Euribor 6 Months	4	0,03%	58.243,91	0,01%
Grand Total	14.610	100,00%	643.794.368,94	100,00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	118	31,13%	4.367.010,58	28,98%
Euribor 1 Month	55	14,51%	1.576.116,67	10,46%
Euribor 3 Months	90	23,75%	3.871.064,77	25,69%
Originator Rate	116	30,61%	5.253.016,83	34,86%
Grand Total	379	100,00%	15.067.208,85	100,00%

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1 Jan 2016 - 31 Dec 2020	6	1,58%	136.061,38	0,90%
1 Jan 2021 +	373	98,42%	14.931.147,47	99,10%
Grand Total	379	100,00%	15.067.208,85	100,00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15.106	100,00%	660.653.430,99	100,00%
Y	0	0,00%	0,00	0,00%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Greek Government Subsidy	0	0,00%	0,00	0,00%
OEK Subsidy	0	0,00%	0,00	0,00%
Greek Government & 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	OS Principal	% of OS Principal
N	14.596	96,62%	642.084.932,63	97,19%
Y	510	3,38%	18.568.498,36	2,81%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14.954	98,99%	654.319.851,48	99,04%
Y	152	1,01%	6.333.579,51	0,96%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

STAFF LOANS EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15.106	100,00%	660.653.430,99	100,00%
Y	0	0,00%	0,00	0,00%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

ADD-ON LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14.720	97,44%	649.245.985,48	98,27%
Y	386	2,56%	11.407.445,51	1,73%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Owner occupied	14.082	93,22%	614.695.539,57	93,04%
Second home/Holiday houses	961	6,36%	43.109.265,34	6,53%
Buy-to-let/Non-Owner occupied	22	0,15%	1.025.757,34	0,16%
Other	41	0,27%	1.822.868,74	0,28%
Grand Total	15.106	100,00%	660.653.430,99	100,00%

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS Principal	% of OS Principal
Other Professions	4.330	28,66%	213.613.957,46	32,33%
Pensioner	2.553	16,90%	82.710.029,48	12,52%
Other Private Employees	2.289	15,15%	97.252.958,36	14,72%
Civil Servant	1.421	9,41%	62.629.900,78	9,48%
Other Self Employed	766	5,07%	41.030.803,71	6,21%
Civil Servant - Policeman	610	4,04%	30.118.949,17	4,56%
Unemployed	585	3,87%	20.181.357,24	3,05%
Teacher	512	3,39%	21.721.109,12	3,29%
Military Personnel	439	2,91%	21.399.527,12	3,24%
Salesman	371	2,46%	15.385.292,17	2,33%
Civil Servant - Primary School Teachers	330	2,18%	14.519.633,68	2,20%
Housewife	307	2,03%	11.375.793,35	1,72%
Accountant	232	1,54%	10.536.509,30	1,59%
Civil Servant - Bank Employee	188	1,24%	7.819.505,57	1,18%
Lawyers-Jurists	173	1,15%	10.358.104,48	1,57%
Grand Total	15.106	100,00%	660.653.430,99	100,00%