

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



Report No: 123

Reporting Date: 20/7/2020

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

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	261	Act/Act	2.75%	9,805,327.87	-

Fixed Rate Bonds Liability WAL (in years) 100% 0.34

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

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of		At Issue (*)
		30/6/2020	31/5/2020	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	648,593,476.62	655,651,150.08	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	648,554,281.09	655,322,898.35	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	642,609,414.24	649,134,818.44	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,169,741,371.64	1,189,482,196.69	998,036,434.95
A.5	Average Current Principal O/S balance	43,419.03	43,596.73	54,726.18
A.6	Average Original Principal O/S balance	78,306.42	79,093.17	80,396.04
A.7	Maximum Current Principal O/S balance	884,297.25	879,722.69	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	14,938.00	15,039.00	12,414
A.10	Weighted Average Seasoning (years)	10.42	10.35	8.23
A.11	Weighted Average Remaining Maturity (years)	15.56	15.60	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	48.46	48.86	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	38.76	38.87	44.50
A.14	Weighted Average Original LTV percent (%)	57.46	57.94	60.15
A.15	Weighted Average Interest Rate - Total (%)	3.01	3.02	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.21	1.26	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.42	99.02	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.46	0.68	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.12	0.25	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.01	0.05	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	16,697	4,016,063.78	15,449	3,794,023.26
B.2	Partial Prepayments	47	305,096.00	51	349,221.82
B.3	Whole Prepayments	25	622,645.89	16	100,083.42
B.4	Total Principal Receipts (B1+B2+B3)	-	4,943,805.67	-	4,243,328.50

-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	17,186	1,576,660.04	15,563	1,417,227.35
C.2	Interest From Overdues	2,329	1,855.86	2,808	2,449.48
C.3	Total Interest Receipts (C1+C2)	-	1,578,515.90	-	1,419,676.83
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/6/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,848	644,827,260.50	14,906	649,255,640.57
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	89	3,727,020.59	127	6,067,257.78
A.3	Totals (A1+ A2)	14,937	648,554,281.09	15,033	655,322,898.35
A.4	In Arrears Loans 90 Days To 360 Days	1	39,195.53	6	328,251.73
A.5	Denounced Loans	0	0.00	0	0.00
A.6	Totals (A4+ A5)	1	39,195.53	6	328,251.73

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/6/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	74	2,980,830.29	94	4,441,524.83
B.2	60 Days < Installment <= 89 Days	15	746,190.30	33	1,625,732.95
B.3	Total (B1+B2=A2)	89	3,727,020.59	127	6,067,257.78
B.4	90 Days < Installment <= 119 Days	1	39,195.53	6	328,251.73
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	1	39,195.53	6	328,251.73

Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	2,497,202.55
A.2	Number of Loans	0	50

III Statutory Tests as of 30/6/2020

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	9,091,530.05	
Total Bonds Amount	509,091,530.05	
Current Outstanding Balance of Loans	648,593,476.62	
A. Adjusted Outstanding Principal of Loans ²	642,609,414.24	
B. Accrued Interest on Loans	1,657,406.92	
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	868,055.56	
Nominal Value (A+B+C+D-Z)	643,398,765.60	
Bonds / Nominal Value Assets Percentage	636,364,412.57	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	812,845,977.84	
Net Present Value of Liabilities	514,337,870.65	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	797,429,714.25	
Net Present Value of Liabilities	510,850,837.94	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	837,240,751.65	
Net Present Value of Liabilities	517,920,107.85	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16,313,092.63	
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
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ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	2,034	13.62%	58,637,508.45	5.01%
37.501 - 75.000	6,893	46.14%	387,828,477.17	33.16%
75.001 - 100.000	3,043	20.37%	271,473,752.18	23.21%
100.001 - 150.000	2,140	14.33%	265,175,779.30	22.67%
150.001 - 250.000	678	4.54%	127,867,632.99	10.93%
250.001 - 500.000	131	0.88%	43,569,956.25	3.72%
500.001 +	19	0.13%	15,192,265.30	1.30%
Grand Total	14,938	100.00%	1,169,741,371.64	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 37.500	8,171	54.70%	168,005,133.49	25.90%
37.501 - 75.000	4,713	31.55%	246,277,451.50	37.97%
75.001 - 100.000	1,078	7.22%	92,297,724.24	14.23%
100.001 - 150.000	708	4.74%	84,145,218.02	12.97%
150.001 - 250.000	217	1.45%	39,677,371.47	6.12%
250.001 - 500.000	44	0.29%	13,562,507.09	2.09%
500.001 +	7	0.05%	4,628,070.81	0.71%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1995-2004	2,717	18.19%	78,941,981.55	12.17%
2005	1,868	12.51%	60,878,909.92	9.39%
2006	1,816	12.16%	55,732,273.54	8.59%
2007	816	5.46%	29,668,470.38	4.57%
2008	474	3.17%	19,375,654.28	2.99%
2009	729	4.88%	37,466,062.58	5.78%
2010	1,592	10.66%	95,781,859.53	14.77%
2011	1,583	10.60%	85,699,687.89	13.21%
2012	705	4.72%	35,447,307.13	5.47%
2013	452	3.03%	23,216,172.05	3.58%
2014	383	2.56%	21,289,086.39	3.28%
2015	505	3.38%	27,283,764.13	4.21%
2016	510	3.41%	29,398,978.63	4.53%
2017	350	2.34%	21,857,802.23	3.37%
2018	257	1.72%	16,128,539.53	2.49%
2019	181	1.21%	10,426,926.86	1.61%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

MATURITY DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
2016 - 2020	253	1.69%	731,423.32	0.11%
2021 - 2025	3,074	20.58%	49,411,391.27	7.62%
2026 - 2030	3,656	24.47%	124,688,034.02	19.22%
2031 - 2035	3,330	22.29%	160,222,858.54	24.70%
2036 - 2040	2,358	15.79%	142,988,146.09	22.05%
2041 - 2045	1,485	9.94%	111,145,321.29	17.14%
2046 +	782	5.23%	59,406,302.09	9.16%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 40 months	1,804	12.08%	16,114,638.01	2.48%
40.01 - 60 months	1,088	7.28%	23,350,396.48	3.60%
60.01 - 90 months	1,695	11.35%	45,539,174.01	7.02%
90.01 - 120 months	1,649	11.04%	60,306,152.29	9.30%
120.01 - 150 months	2,092	14.00%	86,454,146.73	13.33%
150.01 - 180 months	1,323	8.86%	67,954,161.23	10.48%
over 180 months	5,287	35.39%	348,874,807.87	53.79%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 1.00%	160	1.07%	7,979,291.09	1.23%
1.01% - 2.00%	3,957	26.49%	148,701,580.50	22.93%
2.01% - 3.00%	4,049	27.11%	181,515,428.12	27.99%
3.01% - 4.00%	3,169	21.21%	181,282,016.78	27.95%
4.01% - 5.00%	2,591	17.35%	100,547,022.68	15.50%
5.01% - 6.00%	778	5.21%	24,041,596.60	3.71%
6.01% - 7.00%	219	1.47%	4,265,035.75	0.66%
7.01% +	15	0.10%	261,505.10	0.04%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

CURRENT LTV_Indexed (Euro by Daily FIX Rate)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 20.00%	3,784	25.33%	62,844,819.50	9.69%
20.01% - 30.00%	2,301	15.40%	78,497,671.64	12.10%
30.01% - 40.00%	2,234	14.96%	96,835,511.84	14.93%
40.01% - 50.00%	2,150	14.39%	114,852,994.45	17.71%
50.01% - 60.00%	1,772	11.86%	110,115,223.00	16.98%
60.01% - 70.00%	1,353	9.06%	90,362,672.98	13.93%
70.01% - 80.00%	689	4.61%	47,727,868.67	7.36%
80.01% - 90.00%	401	2.68%	27,130,681.69	4.18%
90.01% - 100.00%	216	1.45%	16,931,807.75	2.61%
100.00% +	38	0.25%	3,294,225.10	0.51%
Grand Total	14,938	100.00%	648,593,476.62	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%	5,061	33.88%	101,802,927.03	15.70%
20.01% - 30.00%	2,779	18.60%	114,173,287.29	17.60%
30.01% - 40.00%	2,653	17.76%	134,682,937.67	20.77%
40.01% - 50.00%	2,151	14.40%	129,786,693.12	20.01%
50.01% - 60.00%	1,372	9.18%	94,500,446.93	14.57%
60.01% - 70.00%	754	5.05%	58,281,815.04	8.99%
70.01% - 80.00%	151	1.01%	13,761,627.08	2.12%
80.01% - 90.00%	11	0.07%	930,451.58	0.14%
90.01% - 100.00%	4	0.03%	506,874.63	0.08%
100.00% +	2	0.01%	166,416.25	0.03%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

ORIGINAL LTV (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	503	3.37%	13,327,709.67	2.05%
20.01% - 30.00%	1,161	7.77%	35,133,415.23	5.42%
30.01% - 40.00%	1,990	13.32%	72,347,289.64	11.15%
40.01% - 50.00%	2,613	17.49%	108,685,446.19	16.76%
50.01% - 60.00%	2,843	19.03%	134,742,048.36	20.77%
60.01% - 70.00%	2,552	17.08%	123,119,527.54	18.98%
70.01% - 80.00%	2,313	15.48%	111,986,673.11	17.27%
80.01% - 90.00%	669	4.48%	34,134,409.11	5.26%
90.01% - 100.00%	260	1.74%	13,814,977.65	2.13%
100.00% +	34	0.23%	1,301,980.12	0.20%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,139	41.10%	296,203,346.53	45.67%
Thessaloniki	2,087	13.97%	84,541,648.49	13.03%
Macedonia	1,727	11.56%	62,559,356.50	9.65%
Peloponnese	1,025	6.86%	40,480,884.68	6.24%
Thessaly	1,048	7.02%	39,227,306.09	6.05%
Stereia Ellada	823	5.51%	32,122,137.30	4.95%
Creta Island	524	3.51%	25,299,642.31	3.90%
Ionian Islands	239	1.60%	10,821,569.12	1.67%
Thrace	512	3.43%	19,317,413.17	2.98%
Epirus	391	2.62%	15,521,961.43	2.39%
Aegean Islands	423	2.83%	22,498,211.00	3.47%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

SEASONING				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	85	0.57%	4,262,515.90	0.66%
12 - 24	215	1.44%	13,379,415.26	2.06%
24 - 36	252	1.69%	16,746,176.39	2.58%
36 - 60	907	6.07%	52,502,499.39	8.09%
60 - 96	1,367	9.15%	72,320,553.28	11.15%
over 96	12,112	81.08%	489,382,316.40	75.45%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	13	0.09%	154,084.58	0.02%
5 - 10 years	381	2.55%	7,213,488.40	1.11%
10 - 15 years	2,363	15.82%	52,779,181.49	8.14%
15 - 20 years	3,870	25.91%	128,581,613.47	19.82%
20 - 25 years	3,247	21.74%	155,530,394.68	23.98%
25 - 30 years	3,638	24.35%	211,814,900.30	32.66%
30 - 35 years	702	4.70%	47,101,768.39	7.26%
35 years +	724	4.85%	45,418,045.31	7.00%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,583	77.54%	474,467,083.68	73.15%
Houses	3,355	22.46%	174,126,392.94	26.85%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,348	22.41%	149,455,351.54	23.04%
Purchase	9,287	62.17%	421,287,326.61	64.95%
Repair	2,119	14.19%	69,975,093.31	10.79%
Construction (re-mortgage)	19	0.13%	597,927.12	0.09%
Purchase (re-mortgage)	122	0.82%	5,518,121.51	0.85%
Repair (re-mortgage)	43	0.29%	1,759,656.53	0.27%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	14,896	99.72%	645,548,421.05	99.53%
Balloon	42	0.28%	3,045,055.57	0.47%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,427	96.58%	631,073,578.20	97.30%
Fixed Converting to Floating	384	2.57%	15,759,588.89	2.43%
Fixed to Maturity	127	0.85%	1,760,309.53	0.27%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

Fixed rate assets 2.70%
Asset WAL (in years) 6.69

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	4,524	31.36%	135,721,756.59	21.51%
Euribor 1 Month	350	2.43%	13,106,669.23	2.08%
Euribor 3 Months	7,125	49.39%	396,659,639.63	62.85%
Labor 1 Month (Euro)	32	0.22%	831,672.98	0.13%
Originator Rate	2,392	16.58%	84,696,888.65	13.42%
Euribor 6 Months	4	0.03%	56,951.12	0.01%
Grand Total	14,427	100.00%	631,073,578.20	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
ECB Tracker	118	30.73%	4,301,175.09	27.29%
Euribor 1 Month	55	14.32%	1,546,685.90	9.81%
Euribor 3 Months	96	25.00%	4,776,287.46	30.31%
Originator Rate	115	29.95%	5,135,440.44	32.59%
Grand Total	384	100.00%	15,759,588.89	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	5	1.30%	133,031.19	0.84%
1 Jan 2021 +	379	98.70%	15,626,557.70	99.16%
Grand Total	384	100.00%	15,759,588.89	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,938	100.00%	648,593,476.62	100.00%
Y				
Grand Total	14,938	100.00%	648,593,476.62	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	14,430	96.60%	630,210,864.45	97.17%
Y	508	3.40%	18,382,612.17	2.83%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,787	98.99%	642,482,133.17	99.06%
Y	151	1.01%	6,111,343.45	0.94%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

STAFF LOANS EUR				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,938	100.00%	648,593,476.62	100.00%
Y				
Grand Total	14,938	100.00%	648,593,476.62	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
N	14,553	97.42%	637,292,875.92	98.26%
Y	385	2.58%	11,300,600.70	1.74%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Owner occupied	13,925	93.22%	603,827,551.16	93.10%
Second home/Holiday houses	951	6.37%	41,967,002.01	6.47%
Buy-to-let/Non-Owner occupied	22	0.15%	1,015,054.06	0.16%
Other	40	0.27%	1,783,869.39	0.28%
Grand Total	14,938	100.00%	648,593,476.62	100.00%

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Other Professions	4,276	28.62%	210,062,531.62	32.39%
Pensioner	2,525	16.90%	80,864,468.93	12.47%
Other Private Employees	2,265	15.16%	95,493,711.13	14.72%
Civil Servant	1,410	9.44%	61,195,790.21	9.44%
Other Self Employed	748	5.01%	40,049,298.19	6.17%
Civil Servant - Policeman	609	4.08%	29,844,513.12	4.60%
Unemployed	578	3.87%	19,804,473.98	3.05%
Teacher	509	3.41%	21,674,291.11	3.34%
Military Personnel	437	2.93%	21,128,592.46	3.26%
Salesman	368	2.46%	15,191,396.21	2.34%
Civil Servant - Primary School Teachers	327	2.19%	14,292,256.34	2.20%
Housewife	304	2.04%	11,115,127.91	1.71%
Accountant	225	1.51%	10,136,795.50	1.56%
Civil Servant - Bank Employee	184	1.23%	7,586,874.22	1.17%
Lawyers-Jurists	173	1.16%	10,153,355.69	1.57%
Grand Total	14,938	100.00%	648,593,476.62	100.00%