

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



Report No: 124

Reporting Date: 20/8/2020

Period of Loan Data Reported:	Starting Date	Ending Date
	1/7/2020	31/7/2020

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	Rating 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	292	Act/Act	2.75%	10,969,945.36	-

Fixed Rate Bonds Liability WAL (in years) 100% 0.26

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of		At Issue (*)
		31/7/2020	30/6/2020	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	669,761,891.12	648,593,476.62	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	669,651,256.86	648,554,281.09	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	663,997,327.57	642,609,414.24	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,196,077,435.23	1,169,741,371.64	998,036,434.95
A.5	Average Current Principal O/S balance	43,806.78	43,419.03	54,726.18
A.6	Average Original Principal O/S balance	78,231.24	78,306.42	80,396.04
A.7	Maximum Current Principal O/S balance	879,508.02	884,297.25	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	15,289.00	14,938.00	12,414
A.10	Weighted Average Seasoning (years)	10.27	10.42	8.23
A.11	Weighted Average Remaining Maturity (years)	15.53	15.56	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	48.68	48.46	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	39.30	38.76	44.50
A.14	Weighted Average Original LTV percent (%)	57.96	57.46	60.15
A.15	Weighted Average Interest Rate - Total (%)	2.96	3.01	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.19	1.21	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.54	99.42	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.39	0.46	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.05	0.12	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.02	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	16,402	3,996,154.54	16,697	4,016,063.78
B.2	Partial Prepayments	52	468,569.48	47	305,096.00
B.3	Whole Prepayments	23	882,199.19	25	622,645.89
B.4	Total Principal Receipts (B1+B2+B3)	-	5,346,923.21	-	4,943,805.67

-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	16,785	1,541,877.84	17,186	1,576,660.04
C.2	Interest From Overdues	2,105	1,586.54	2,329	1,855.86
C.3	Total Interest Receipts (C1+C2)	-	1,543,464.38	-	1,578,515.90
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/7/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	15,216	666,703,674.07	14,848	644,827,260.50
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	70	2,947,582.79	89	3,727,020.59
A.3	<b>Totals (A1+ A2)</b>	<b>15,286</b>	<b>669,651,256.86</b>	<b>14,937</b>	<b>648,554,281.09</b>
A.4	In Arrears Loans 90 Days To 360 Days	3	110,634.26	1	39,195.53
A.5	Denounced Loans	0	0.00	0	0.00
A.6	<b>Totals (A4+ A5)</b>	<b>3</b>	<b>110,634.26</b>	<b>1</b>	<b>39,195.53</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/7/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	61	2,644,828.88	74	2,980,830.29
B.2	60 Days < Installment <= 89 Days	9	302,753.91	15	746,190.30
B.3	<b>Total (B1+B2=A2)</b>	<b>70</b>	<b>2,947,582.79</b>	<b>89</b>	<b>3,727,020.59</b>
B.4	90 Days < Installment <= 119 Days	2	71,438.73	1	39,195.53
B.5	120 Days < Installment <= 360 Days	1	39,195.53	0	0.00
B.6	<b>Total (B4+B5=A4)</b>	<b>3</b>	<b>110,634.26</b>	<b>1</b>	<b>39,195.53</b>

## Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	27,820,370.62	1,459,960.53
A.2	Number of Loans	459	54

III

## Statutory Tests

as of 31/7/2020

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	10,256,147.54	
Total Bonds Amount	<b>510,256,147.54</b>	
Current Outstanding Balance of Loans	669,761,891.12	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	663,997,327.57	
B. Accrued Interest on Loans	1,573,744.75	
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	652,777.78	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>664,918,294.54</b>	
Bonds / Nominal Value Assets Percentage	637,820,184.43	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	841,531,493.10	
Net Present Value of Liabilities	514,334,544.35	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	823,756,108.92	
Net Present Value of Liabilities	511,707,494.43	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	869,440,354.82	
Net Present Value of Liabilities	517,028,792.20	
<b>Interest Rate Coverage Test</b>		<b>Pass</b>
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16,705,567.14	
Interest due on all series of covered bonds during 1st year	13,750,000.00	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage <sup>3</sup>	80.00%	
Negative carry Margin	0.50%	
<b>Reserve Ledger <sup>4</sup></b>		
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

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of data reporting period

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

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

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

IV	<b>Portfolio Stratifications</b>
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ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	2,121	13.87%	61,173,657.32	5.11%
37.501 - 75.000	7,057	46.16%	396,642,516.37	33.16%
75.001 - 100.000	3,087	20.19%	275,320,243.45	23.02%
100.001 - 150.000	2,166	14.17%	268,384,382.83	22.44%
150.001 - 250.000	697	4.56%	131,566,328.46	11.00%
250.001 - 500.000	141	0.92%	47,088,041.50	3.94%
500.001 +	20	0.13%	15,902,265.30	1.33%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>1,196,077,435.23</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 37.500	8,314	54.38%	172,134,717.84	25.70%
37.501 - 75.000	4,859	31.78%	253,704,101.49	37.88%
75.001 - 100.000	1,102	7.21%	94,398,473.79	14.09%
100.001 - 150.000	726	4.75%	86,166,399.72	12.87%
150.001 - 250.000	231	1.51%	42,425,734.79	6.33%
250.001 - 500.000	48	0.31%	14,932,639.95	2.23%
500.001 +	9	0.06%	5,999,823.54	0.90%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1995-2004	2,755	18.02%	81,253,113.40	12.13%
2005	1,849	12.09%	61,015,970.85	9.11%
2006	1,832	11.98%	55,766,702.85	8.33%
2007	817	5.34%	29,466,603.03	4.40%
2008	479	3.13%	19,828,789.73	2.96%
2009	730	4.77%	37,478,404.03	5.60%
2010	1,593	10.42%	96,139,162.15	14.35%
2011	1,588	10.39%	85,725,627.50	12.80%
2012	705	4.61%	35,444,192.74	5.29%
2013	455	2.98%	23,247,600.63	3.47%
2014	387	2.53%	21,439,611.52	3.20%
2015	510	3.34%	27,428,581.05	4.10%
2016	511	3.34%	29,187,604.19	4.36%
2017	355	2.32%	22,207,198.77	3.32%
2018	275	1.80%	17,307,251.75	2.58%
2019	292	1.91%	17,449,910.71	2.61%
2020	156	1.02%	9,375,566.22	1.40%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
2016 - 2020	203	1.33%	606,051.98	0.09%
2021 - 2025	3,081	20.15%	48,734,833.19	7.28%
2026 - 2030	3,738	24.45%	126,842,070.30	18.94%
2031 - 2035	3,463	22.65%	166,816,803.44	24.91%
2036 - 2040	2,506	16.39%	154,808,413.98	23.11%
2041 - 2045	1,518	9.93%	112,979,896.53	16.87%
2046 +	780	5.10%	58,973,821.70	8.81%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 40 months	1,783	11.66%	15,968,457.39	2.38%
40.01 - 60 months	1,136	7.43%	24,401,595.89	3.64%
60.01 - 90 months	1,668	10.91%	44,792,318.68	6.69%
90.01 - 120 months	1,755	11.48%	64,388,641.11	9.61%
120.01 - 150 months	2,095	13.70%	86,595,745.35	12.93%
150.01 - 180 months	1,448	9.47%	75,504,444.21	11.27%
over 180 months	5,404	35.35%	358,110,688.49	53.47%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 1.00%	187	1.22%	9,396,304.21	1.40%
1.01% - 2.00%	4,281	28.00%	172,449,772.02	25.75%
2.01% - 3.00%	3,884	25.40%	170,267,557.97	25.42%
3.01% - 4.00%	3,593	23.50%	198,809,612.75	29.68%
4.01% - 5.00%	2,344	15.33%	90,416,574.97	13.50%
5.01% - 6.00%	767	5.02%	23,844,542.69	3.56%
6.01% - 7.00%	218	1.43%	4,319,977.89	0.65%
7.01% +	15	0.10%	257,548.62	0.04%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

CURRENT LTV_Indexed (Euro by Daily FIX Rate)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 20.00%	3,773	24.68%	62,649,827.14	9.35%
20.01% - 30.00%	2,330	15.24%	79,343,838.98	11.85%
30.01% - 40.00%	2,297	15.02%	99,753,576.62	14.89%
40.01% - 50.00%	2,208	14.44%	117,953,622.84	17.61%
50.01% - 60.00%	1,831	11.98%	113,617,808.95	16.96%
60.01% - 70.00%	1,443	9.44%	96,621,664.79	14.43%
70.01% - 80.00%	770	5.04%	53,865,367.34	8.04%
80.01% - 90.00%	394	2.58%	26,349,595.88	3.93%
90.01% - 100.00%	209	1.37%	16,533,639.11	2.47%
100.00% +	34	0.22%	3,072,949.47	0.46%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>CURRENT LTV_Unindexed (Euro by Daily F/X Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	5,072	33.17%	102,428,670.55	15.29%
20.01% - 30.00%	2,801	18.32%	114,656,770.92	17.12%
30.01% - 40.00%	2,700	17.66%	137,023,549.10	20.46%
40.01% - 50.00%	2,219	14.51%	133,885,012.74	19.99%
50.01% - 60.00%	1,431	9.36%	98,263,371.47	14.67%
60.01% - 70.00%	830	5.43%	63,775,243.27	9.52%
70.01% - 80.00%	221	1.45%	18,265,908.43	2.73%
80.01% - 90.00%	10	0.07%	898,745.54	0.13%
90.01% - 100.00%	4	0.03%	505,679.27	0.08%
100.00% +	1	0.01%	58,939.83	0.01%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>ORIGINAL LTV (Euro by Daily F/X Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	498	3.26%	13,132,099.79	1.96%
20.01% - 30.00%	1,159	7.58%	34,859,350.11	5.20%
30.01% - 40.00%	1,989	13.01%	72,263,206.99	10.79%
40.01% - 50.00%	2,681	17.54%	112,320,700.37	16.77%
50.01% - 60.00%	2,906	19.01%	137,933,731.13	20.59%
60.01% - 70.00%	2,641	17.27%	128,691,906.40	19.21%
70.01% - 80.00%	2,420	15.83%	118,525,893.19	17.70%
80.01% - 90.00%	683	4.47%	35,034,347.56	5.23%
90.01% - 100.00%	264	1.73%	14,734,148.25	2.20%
100.00% +	48	0.31%	2,266,507.33	0.34%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,289	41.13%	307,043,816.18	45.84%
Thessaloniki	2,163	14.15%	88,960,375.20	13.28%
Macedonia	1,762	11.52%	64,060,924.56	9.56%
Peloponnese	1,051	6.87%	41,857,472.08	6.25%
Thessaly	1,071	7.01%	40,041,910.17	5.98%
Sterea Ellada	839	5.49%	32,806,143.37	4.90%
Creta Island	531	3.47%	25,678,910.83	3.83%
Ionian Islands	239	1.56%	10,794,563.95	1.61%
Thrace	518	3.39%	19,545,922.17	2.92%
Epirus	397	2.60%	15,863,394.68	2.37%
Aegean Islands	429	2.81%	23,108,457.93	3.45%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	315	2.06%	18,441,634.26	2.75%
12 - 24	235	1.54%	14,253,644.28	2.13%
24 - 36	262	1.71%	17,968,400.91	2.68%
36 - 60	927	6.06%	53,498,869.08	7.99%
60 - 96	1,362	8.91%	71,909,766.47	10.74%
over 96	12,188	79.72%	493,689,576.12	73.71%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	14	0.09%	170,372.43	0.03%
5 - 10 years	402	2.63%	8,058,767.26	1.20%
10 - 15 years	2,397	15.68%	55,487,811.21	8.28%
15 - 20 years	3,986	26.07%	136,487,195.07	20.38%
20 - 25 years	3,362	21.99%	162,285,987.74	24.23%
25 - 30 years	3,668	23.99%	212,760,224.86	31.77%
30 - 35 years	725	4.74%	48,837,972.76	7.29%
35 years +	735	4.81%	45,673,559.79	6.82%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,864	77.60%	488,440,357.50	72.93%
Houses	3,425	22.40%	181,321,533.62	27.07%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,371	22.05%	150,440,078.24	22.46%
Purchase	9,575	62.63%	439,561,422.29	65.63%
Repair	2,153	14.08%	71,724,343.79	10.71%
Construction (re-mortgage)	21	0.14%	661,225.45	0.10%
Purchase (re-mortgage)	122	0.80%	5,481,237.10	0.82%
Repair (re-mortgage)	47	0.31%	1,893,584.25	0.28%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	15,248	99.73%	666,837,044.45	99.56%
Balloon	41	0.27%	2,924,846.67	0.44%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,607	95.54%	641,640,288.59	95.80%
Fixed Converting to Floating	571	3.73%	26,344,832.56	3.93%
Fixed to Maturity	111	0.73%	1,776,769.97	0.27%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

Fixed rate assets 4.20%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	4,531	31.02%	135,536,807.56	21.12%
Euribor 1 Month	353	2.42%	13,565,261.93	2.11%
Euribor 3 Months	7,283	49.86%	406,504,425.12	63.35%
Labor 1 Month (Euro)	30	0.21%	824,267.37	0.13%
TBank OEK's Rate	1	0.01%	43,433.41	0.01%
Originator Rate	2,405	16.46%	85,110,525.79	13.26%
Euribor 6 Months	4	0.03%	55,567.41	0.01%
<b>Grand Total</b>	<b>14,607</b>	<b>100.00%</b>	<b>641,640,288.59</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	117	20.49%	4,199,082.19	15.94%
Euribor 1 Month	55	9.63%	1,529,707.45	5.81%
Euribor 3 Months	284	49.74%	15,519,319.79	58.91%
Originator Rate	115	20.14%	5,096,723.13	19.35%
<b>Grand Total</b>	<b>571</b>	<b>100.00%</b>	<b>26,344,832.56</b>	<b>100.00%</b>

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	2	0.35%	15,191.60	0.06%
1 Jan 2021 +	566	99.12%	26,213,269.30	99.50%
<b>Grand Total</b>	<b>571</b>	<b>100.00%</b>	<b>26,344,832.56</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,289	100.00%	669,761,891.12	100.00%
Y				
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

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%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,789	96.73%	651,853,361.84	97.33%
Y	500	3.27%	17,908,529.28	2.67%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,137	99.01%	663,628,511.48	99.08%
Y	152	0.99%	6,133,379.64	0.92%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

STAFF LOANS EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,289	100.00%	669,761,891.12	100.00%
Y				
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,904	97.48%	658,507,748.33	98.32%
Y	385	2.52%	11,254,142.79	1.68%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Owner occupied	14,266	93.31%	624,478,151.80	93.24%
Second home/Holiday houses	958	6.27%	42,326,218.28	6.32%
Buy-to-let/Non-Owner occupied	23	0.15%	1,078,520.63	0.16%
Other	42	0.27%	1,879,000.41	0.28%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS Principal	% of OS Principal
Other Professions	4,407	28.82%	220,780,342.03	32.96%
Other Private Employees	2,341	15.31%	99,670,149.69	14.88%
Pensioner	2,551	16.69%	81,532,153.21	12.17%
Civil Servant	1,439	9.41%	62,204,684.02	9.29%
Other Self Employed	754	4.93%	41,035,863.62	6.13%
Civil Servant - Policeman	634	4.15%	30,817,575.19	4.60%
Teacher	517	3.38%	22,122,745.12	3.30%
Military Personnel	441	2.88%	20,772,482.54	3.10%
Unemployed	579	3.79%	19,807,155.29	2.96%
Salesman	386	2.52%	15,768,647.55	2.35%
Civil Servant - Primary School Teachers	340	2.22%	14,949,359.04	2.23%
Housewife	307	2.01%	11,641,524.44	1.74%
Accountant	229	1.50%	10,524,640.56	1.57%
Lawyers-Jurists	178	1.16%	10,485,589.32	1.57%
Civil Servant - Bank Employee	186	1.22%	7,648,979.50	1.14%
<b>Grand Total</b>	<b>15,289</b>	<b>100.00%</b>	<b>669,761,891.12</b>	<b>100.00%</b>