

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



Report No: **126**

Reporting Date: **20/11/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2020	31/10/2020

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 on 02/11/2020	
5	Start date	End Date						
	2-Nov-19	2-Nov-20	384	Act/Act	2.75%	13,750,000.00	13,750,000.00	

Fixed Rate Bonds 100%

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

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of		At Issue ^(*)
		31/10/2020	30/9/2020	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	651,938,662.86	658,462,281.35	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	651,938,662.86	658,462,281.35	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	646,960,939.29	653,174,557.74	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,175,869,403.81	1,182,654,961.79	998,036,434.95
A.5	Average Current Principal O/S balance	43,378.71	43,534.70	54,726.18
A.6	Average Original Principal O/S balance	78,240.03	78,192.06	80,396.04
A.7	Maximum Current Principal O/S balance	879,176.05	884,081.46	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	15,029.00	15,125.00	12,414
A.10	Weighted Average Seasoning (years)	10.48	10.40	8.23
A.11	Weighted Average Remaining Maturity (years)	15.39	15.44	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	48.27	48.44	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	39.01	39.12	44.50
A.14	Weighted Average Original LTV percent (%)	57.92	57.90	60.15
A.15	Weighted Average Interest Rate - Total (%)	2.91	2.93	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.14	1.15	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.61	99.68	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.37	0.30	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.02	0.02	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.00	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	15,698	3,994,888.53	15,986	3,912,673.60
B.2	Partial Prepayments	29	211,053.97	45	272,794.18
B.3	Whole Prepayments	32	739,275.19	37	689,761.56
B.4	Total Principal Receipts (B1+B2+B3)	-	4,945,217.69	-	4,875,229.34

-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	15,942	1,454,490.16	16,114	1,461,973.16
C.2	Interest From Overdues	2,078	1,497.28	2,261	1,883.62
C.3	Total Interest Receipts (C1+C2)	-	1,455,987.44	-	1,463,856.78
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,957	649,396,083.86	15,062	656,363,011.22
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	72	2,542,579.00	63	2,099,270.13
A.3	Totals (A1+ A2)	15,029	651,938,662.86	15,125	658,462,281.35
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	68	2,430,635.03	58	1,990,394.80
B.2	60 Days < Installment <= 89 Days	4	111,943.97	5	108,875.33
B.3	Total (B1+B2=A2)	72	2,542,579.00	63	2,099,270.13
B.4	90 Days < Installment <= 119 Days	0	0.00	0	0.00
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	0	0.00	0	0.00

Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	1,589,735.28
A.2	Number of Loans	0	32

III Statutory Tests as of 31/10/2020

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	13,712,431.69	
Total Bonds Amount	513,712,431.69	
Current Outstanding Balance of Loans	651,938,662.86	
A. Adjusted Outstanding Principal of Loans ²	646,960,939.29	
B. Accrued Interest on Loans	1,490,670.70	
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	13,888.89	
Nominal Value (A+B+C+D-Z)	648,437,721.10	
Bonds / Nominal Value Assets Percentage	642,140,539.62	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	820,365,389.81	
Net Present Value of Liabilities	513,802,562.26	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	803,478,138.10	
Net Present Value of Liabilities	513,746,521.12	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	847,017,874.17	
Net Present Value of Liabilities	513,859,747.99	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16,090,564.83	
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	

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	2,108	14.03%	60,580,175.39	5.15%
37.501 - 75.000	6,902	45.92%	387,787,547.09	32.98%
75.001 - 100.000	3,036	20.20%	270,831,240.58	23.03%
100.001 - 150.000	2,137	14.22%	264,857,414.27	22.52%
150.001 - 250.000	688	4.58%	129,973,259.22	11.05%
250.001 - 500.000	138	0.92%	45,937,501.96	3.91%
500.001 +	20	0.13%	15,902,265.30	1.35%
Grand Total	15,029	100.00%	1,175,869,403.81	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 37.500	8,269	55.02%	170,212,778.40	26.11%
37.501 - 75.000	4,715	31.37%	246,097,620.13	37.75%
75.001 - 100.000	1,070	7.12%	91,707,171.07	14.07%
100.001 - 150.000	701	4.66%	83,344,279.33	12.78%
150.001 - 250.000	220	1.46%	40,576,866.61	6.22%
250.001 - 500.000	45	0.30%	14,055,828.30	2.16%
500.001 +	9	0.06%	5,944,119.02	0.91%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1995-2004	2,688	17.89%	77,836,225.78	11.94%
2005	1,750	11.64%	59,098,254.01	9.07%
2006	1,819	12.10%	53,842,540.25	8.26%
2007	812	5.40%	28,566,053.91	4.38%
2008	476	3.17%	19,248,170.51	2.95%
2009	717	4.77%	36,148,683.29	5.54%
2010	1,574	10.47%	93,910,789.01	14.40%
2011	1,573	10.47%	83,801,401.95	12.85%
2012	694	4.62%	34,314,533.41	5.26%
2013	453	3.01%	22,932,294.31	3.52%
2014	386	2.57%	21,192,974.55	3.25%
2015	504	3.35%	27,027,805.64	4.15%
2016	510	3.39%	28,823,993.43	4.42%
2017	352	2.34%	21,806,610.75	3.34%
2018	273	1.82%	16,955,162.89	2.60%
2019	292	1.94%	17,167,283.52	2.63%
2020	156	1.04%	9,265,885.65	1.42%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

MATURITY DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
2016 - 2020	90	0.60%	68,504.69	0.01%
2021 - 2025	3,038	20.21%	44,717,927.66	6.86%
2026 - 2030	3,700	24.62%	122,413,880.77	18.78%
2031 - 2035	3,433	22.84%	163,059,173.63	25.01%
2036 - 2040	2,482	16.51%	151,791,278.72	23.28%
2041 - 2045	1,510	10.05%	111,504,572.40	17.10%
2046 +	776	5.16%	58,383,324.99	8.96%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 40 months	1,752	11.66%	15,008,762.28	2.30%
40.01 - 60 months	1,213	8.07%	25,816,804.30	3.96%
60.01 - 90 months	1,618	10.77%	43,195,200.99	6.63%
90.01 - 120 months	1,870	12.44%	68,623,265.36	10.53%
120.01 - 150 months	1,922	12.79%	80,162,064.26	12.30%
150.01 - 180 months	1,542	10.26%	78,925,625.72	12.11%
over 180 months	5,112	34.01%	340,206,939.95	52.18%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 1.00%	206	1.37%	9,917,259.20	1.52%
1.01% - 2.00%	4,526	30.12%	186,823,661.06	28.66%
2.01% - 3.00%	3,543	23.57%	150,384,763.16	23.07%
3.01% - 4.00%	3,523	23.44%	191,604,022.48	29.39%
4.01% - 5.00%	2,264	15.06%	85,824,689.20	13.16%
5.01% - 6.00%	741	4.93%	23,074,797.52	3.54%
6.01% - 7.00%	211	1.40%	4,063,289.23	0.62%
7.01% +	15	0.10%	246,181.01	0.04%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

CURRENT LTV_Indexed (Euro by Daily FIX Rate)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 20.00%	3,781	25.16%	62,144,769.44	9.53%
20.01% - 30.00%	2,293	15.26%	77,772,403.85	11.93%
30.01% - 40.00%	2,299	15.30%	99,951,560.23	15.33%
40.01% - 50.00%	2,149	14.30%	114,494,446.19	17.56%
50.01% - 60.00%	1,815	12.08%	111,935,139.98	17.17%
60.01% - 70.00%	1,378	9.17%	92,434,720.03	14.18%
70.01% - 80.00%	730	4.86%	50,577,617.22	7.76%
80.01% - 90.00%	379	2.52%	25,103,303.04	3.85%
90.01% - 100.00%	183	1.22%	15,471,625.27	2.37%
100.00% +	22	0.15%	2,053,077.61	0.31%
Grand Total	15,029	100.00%	651,938,662.86	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%	5,075	33.77%	101,538,608.42	15.57%
20.01% - 30.00%	2,746	18.27%	112,733,810.11	17.29%
30.01% - 40.00%	2,673	17.79%	134,375,047.42	20.61%
40.01% - 50.00%	2,152	14.32%	129,333,857.95	19.84%
50.01% - 60.00%	1,402	9.33%	96,070,431.74	14.74%
60.01% - 70.00%	780	5.19%	60,794,954.45	9.33%
70.01% - 80.00%	191	1.27%	15,940,824.21	2.45%
80.01% - 90.00%	7	0.05%	674,736.22	0.10%
90.01% - 100.00%	3	0.02%	476,392.34	0.07%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

ORIGINAL LTV (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	511	3.40%	13,164,417.37	2.02%
20.01% - 30.00%	1,130	7.52%	33,608,721.07	5.16%
30.01% - 40.00%	1,957	13.02%	70,122,890.72	10.76%
40.01% - 50.00%	2,641	17.57%	109,703,495.48	16.83%
50.01% - 60.00%	2,861	19.04%	135,050,047.14	20.72%
60.01% - 70.00%	2,589	17.23%	125,271,675.20	19.22%
70.01% - 80.00%	2,358	15.69%	114,543,650.66	17.57%
80.01% - 90.00%	673	4.48%	33,936,784.34	5.21%
90.01% - 100.00%	262	1.74%	14,405,305.03	2.21%
100.00% +	47	0.31%	2,131,675.85	0.33%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,183	41.14%	299,413,389.47	45.93%
Thessaloniki	2,139	14.23%	86,610,041.96	13.28%
Macedonia	1,730	11.51%	62,308,859.20	9.56%
Peloponnese	1,029	6.85%	40,373,210.19	6.19%
Thessaly	1,045	6.95%	38,825,023.21	5.96%
Stereia Ellada	826	5.50%	31,979,657.86	4.91%
Creta Island	522	3.47%	25,004,293.77	3.84%
Ionian Islands	233	1.55%	10,489,959.37	1.61%
Thrace	505	3.36%	18,946,477.07	2.91%
Epirus	392	2.61%	15,415,239.34	2.36%
Aegean Islands	425	2.83%	22,572,511.42	3.46%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

SEASONING				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	231	1.54%	13,098,660.96	2.01%
12 - 24	253	1.68%	15,085,099.01	2.31%
24 - 36	257	1.71%	17,294,907.33	2.65%
36 - 60	897	5.97%	52,556,947.98	8.06%
60 - 96	1,314	8.74%	69,057,830.85	10.59%
over 96	12,077	80.36%	484,845,216.73	74.37%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	10	0.07%	128,922.69	0.02%
5 - 10 years	393	2.61%	7,567,839.47	1.16%
10 - 15 years	2,292	15.25%	52,317,729.00	8.02%
15 - 20 years	3,921	26.09%	131,643,746.80	20.19%
20 - 25 years	3,334	22.18%	158,506,541.67	24.31%
25 - 30 years	3,631	24.16%	208,441,405.10	31.97%
30 - 35 years	723	4.81%	48,372,616.40	7.42%
35 years +	725	4.82%	44,959,861.73	6.90%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,660	77.58%	475,626,504.85	72.96%
Houses	3,369	22.42%	176,312,158.01	27.04%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,311	22.03%	145,994,610.56	22.39%
Purchase	9,418	62.67%	428,524,823.17	65.73%
Repair	2,113	14.06%	69,740,232.75	10.70%
Construction (re-mortgage)	21	0.14%	639,082.50	0.10%
Purchase (re-mortgage)	120	0.80%	5,193,769.33	0.80%
Repair (re-mortgage)	46	0.31%	1,846,144.55	0.28%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	14,995	99.77%	649,381,869.17	99.61%
Balloon	34	0.23%	2,556,793.69	0.39%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,333	95.37%	624,440,642.54	95.78%
Fixed Converting to Floating	567	3.77%	25,804,958.82	3.96%
Fixed to Maturity	129	0.86%	1,693,061.50	0.26%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

Fixed rate assets 4.22%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	4,406	30.74%	130,443,561.97	20.89%
Euribor 1 Month	346	2.41%	13,177,272.20	2.11%
Euribor 3 Months	7,206	50.28%	397,841,950.87	63.71%
Labor 1 Month (Euro)	24	0.17%	530,941.31	0.09%
TBank OEK's Rate	1	0.01%	43,562.15	0.01%
Originator Rate	2,346	16.37%	82,351,594.52	13.19%
Euribor 6 Months	4	0.03%	51,759.52	0.01%
Grand Total	14,333	100.00%	624,440,642.54	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	116	20.46%	4,065,028.90	15.75%
Euribor 1 Month	55	9.70%	1,480,804.52	5.74%
Euribor 3 Months	285	50.26%	15,447,822.94	59.86%
Originator Rate	111	19.58%	4,811,302.46	18.64%
Grand Total	567	100.00%	25,804,958.82	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	1	0.18%	6,493.98	0.03%
1 Jan 2021 +	566	99.82%	25,798,464.84	99.97%
Grand Total	567	100.00%	25,804,958.82	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,029	100.00%	651,938,662.86	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	15,029	100.00%	651,938,662.86	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	14,541	96.75%	634,587,080.30	97.34%
Y	488	3.25%	17,351,582.56	2.66%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,878	99.00%	645,989,905.72	99.09%
Y	151	1.00%	5,948,757.14	0.91%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

STAFF LOANS EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,029	100.00%	651,938,662.86	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,651	97.48%	641,043,006.78	98.33%
Y	378	2.52%	10,895,656.08	1.67%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Owner occupied	14,019	93.28%	607,961,539.11	93.25%
Second home/Holiday houses	945	6.29%	41,072,854.58	6.30%
Buy-to-let/Non-Owner occupied	23	0.15%	1,060,233.70	0.16%
Other	42	0.28%	1,844,035.47	0.28%
Grand Total	15,029	100.00%	651,938,662.86	100.00%

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS Principal	% of OS Principal
Other Professions	4,342	28.89%	215,893,282.07	33.12%
Other Private Employees	2,312	15.38%	97,686,653.14	14.98%
Pensioner	2,493	16.59%	78,357,683.88	12.02%
Civil Servant	1,407	9.36%	60,048,201.99	9.21%
Other Self Employed	733	4.88%	39,233,305.88	6.02%
Civil Servant - Policeman	630	4.19%	30,194,862.71	4.63%
Teacher	508	3.38%	21,448,566.54	3.29%
Military Personnel	430	2.86%	20,050,584.24	3.08%
Unemployed	575	3.83%	19,477,495.14	2.99%
Salesman	376	2.50%	15,368,718.92	2.36%
Civil Servant - Primary School Teachers	337	2.24%	14,658,800.01	2.25%
Housewife	300	2.00%	11,295,730.39	1.73%
Lawyers-Jurists	174	1.16%	10,406,667.38	1.60%
Accountant	229	1.52%	10,321,011.49	1.58%
Civil Servant - Bank Employee	183	1.22%	7,497,099.08	1.15%
Grand Total	15,029	100.00%	651,938,662.86	100.00%