

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



Report No: **122**

Reporting Date: **22/6/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2020	31/5/2020

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	233	Act/Act	2.75%	8,753,415.30	-

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 ^(*)
		31/5/2020	30/4/2020	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	655,651,150.08	660,653,430.99	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	655,322,898.35	660,653,430.99	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	649,134,818.44	654,273,543.33	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,189,482,196.69	1,193,980,817.43	998,036,434.95
A.5	Average Current Principal O/S balance	43,596.73	43,734.50	54,726.18
A.6	Average Original Principal O/S balance	79,093.17	79,040.17	80,396.04
A.7	Maximum Current Principal O/S balance	879,722.69	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	15,039.00	15,106.00	12,414
A.10	Weighted Average Seasoning (years)	10.35	10.27	8.23
A.11	Weighted Average Remaining Maturity (years)	15.60	15.65	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	48.86	48.98	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	38.87	38.96	44.50
A.14	Weighted Average Original LTV percent (%)	57.94	57.93	60.15
A.15	Weighted Average Interest Rate - Total (%)	3.02	2.98	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.26	1.24	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.02	98.01	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.68	1.61	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.25	0.38	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.05	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	15,449	3,794,023.26	16,684	4,095,915.67
B.2	Partial Prepayments	51	349,221.82	19	241,093.00
B.3	Whole Prepayments	16	100,083.42	14	137,248.88
B.4	Total Principal Receipts (B1+B2+B3)	-	4,243,328.50	-	4,474,257.55

-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	15,563	1,417,227.35	17,205	1,567,492.56
C.2	Interest From Overdues	2,808	2,449.48	2,845	2,671.80
C.3	Total Interest Receipts (C1+C2)	-	1,419,676.83	-	1,570,164.36
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/5/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	14,906	649,255,640.57	14,812	647,499,232.99
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	127	6,067,257.78	294	13,154,198.00
A.3	Totals (A1+ A2)	15,033	655,322,898.35	15,106	660,653,430.99
A.4	In Arrears Loans 90 Days To 360 Days	6	328,251.73	0	0.00
A.5	Denounced Loans	0	0.00	0	0.00
A.6	Totals (A4+ A5)	6	328,251.73	0	0.00

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/5/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	94	4,441,524.83	241	10,657,522.39
B.2	60 Days < Installment <= 89 Days	33	1,625,732.95	53	2,496,675.61
B.3	Total (B1+B2=A2)	127	6,067,257.78	294	13,154,198.00
B.4	90 Days < Installment <= 119 Days	6	328,251.73	0	0.00
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	6	328,251.73	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	764,407.13
A.2	Number of Loans	0	26

III Statutory Tests as of 31/5/2020

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	7,964,480.87	
Total Bonds Amount	507,964,480.87	
Current Outstanding Balance of Loans	655,651,150.08	
A. Adjusted Outstanding Principal of Loans ²	649,134,818.44	
B. Accrued Interest on Loans	1,583,950.49	
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	1,076,388.89	
Nominal Value (A+B+C+D-Z)	649,642,380.04	
Bonds / Nominal Value Assets Percentage	634,955,601.09	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	819,959,824.63	
Net Present Value of Liabilities	514,164,036.52	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	804,405,260.59	
Net Present Value of Liabilities	509,851,061.42	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	843,719,878.78	
Net Present Value of Liabilities	518,601,902.13	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16,733,402.31	
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	1,907	12.68%	56,109,473.65	4.72%
37.501 - 75.000	6,984	46.44%	393,403,794.59	33.07%
75.001 - 100.000	3,099	20.61%	276,502,406.38	23.25%
100.001 - 150.000	2,197	14.61%	272,007,992.60	22.87%
150.001 - 250.000	698	4.64%	131,220,893.11	11.03%
250.001 - 500.000	135	0.90%	45,045,371.06	3.79%
500.001 +	19	0.13%	15,192,265.30	1.28%
Grand Total	15,039	100.00%	1,189,482,196.69	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 37.500	8,189	54.45%	168,807,698.33	25.75%
37.501 - 75.000	4,768	31.70%	249,170,104.35	38.00%
75.001 - 100.000	1,086	7.22%	92,956,473.21	14.18%
100.001 - 150.000	722	4.80%	85,687,579.47	13.07%
150.001 - 250.000	223	1.48%	40,798,599.99	6.22%
250.001 - 500.000	44	0.29%	13,586,760.11	2.07%
500.001 +	7	0.05%	4,643,934.62	0.71%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1995-2004	2,735	18.19%	80,114,615.63	12.22%
2005	1,903	12.65%	61,668,703.96	9.41%
2006	1,825	12.14%	56,505,642.39	8.62%
2007	818	5.44%	30,085,668.76	4.59%
2008	475	3.16%	19,644,504.02	3.00%
2009	737	4.90%	37,994,121.52	5.79%
2010	1,603	10.66%	96,652,404.85	14.74%
2011	1,588	10.56%	86,385,626.93	13.18%
2012	707	4.70%	35,648,335.65	5.44%
2013	455	3.03%	23,510,190.96	3.59%
2014	383	2.55%	21,370,439.26	3.26%
2015	510	3.39%	27,753,757.87	4.23%
2016	510	3.39%	29,500,087.75	4.50%
2017	352	2.34%	22,161,005.07	3.38%
2018	257	1.71%	16,189,133.03	2.47%
2019	181	1.20%	10,466,912.43	1.60%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

MATURITY DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
2016 - 2020	291	1.93%	889,352.23	0.14%
2021 - 2025	3,084	20.51%	50,715,307.39	7.74%
2026 - 2030	3,677	24.45%	126,756,996.89	19.33%
2031 - 2035	3,341	22.22%	161,554,697.57	24.64%
2036 - 2040	2,373	15.78%	144,268,828.29	22.00%
2041 - 2045	1,491	9.91%	111,982,736.44	17.08%
2046 +	782	5.20%	59,483,231.27	9.07%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 40 months	1,807	12.02%	16,270,241.52	2.48%
40.01 - 60 months	1,073	7.13%	23,288,143.58	3.55%
60.01 - 90 months	1,716	11.41%	46,023,076.32	7.02%
90.01 - 120 months	1,638	10.89%	60,057,969.22	9.16%
120.01 - 150 months	2,124	14.12%	88,245,000.68	13.46%
150.01 - 180 months	1,303	8.66%	66,837,410.98	10.19%
over 180 months	5,378	35.76%	354,929,307.78	54.13%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 1.00%	155	1.03%	7,949,511.92	1.21%
1.01% - 2.00%	3,984	26.49%	150,405,552.88	22.94%
2.01% - 3.00%	4,069	27.06%	183,171,539.89	27.94%
3.01% - 4.00%	3,196	21.25%	183,568,676.14	28.00%
4.01% - 5.00%	2,604	17.31%	101,558,938.44	15.49%
5.01% - 6.00%	792	5.27%	24,345,587.13	3.71%
6.01% - 7.00%	224	1.49%	4,386,466.80	0.67%
7.01% +	15	0.10%	264,876.88	0.04%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

CURRENT LTV_Indexed (Euro by Daily FIX Rate)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 20.00%	3,733	24.82%	61,228,567.25	9.34%
20.01% - 30.00%	2,323	15.45%	79,268,231.79	12.09%
30.01% - 40.00%	2,213	14.72%	96,095,640.09	14.66%
40.01% - 50.00%	2,164	14.39%	113,965,116.37	17.38%
50.01% - 60.00%	1,811	12.04%	112,819,753.72	17.21%
60.01% - 70.00%	1,365	9.08%	91,518,542.81	13.96%
70.01% - 80.00%	735	4.89%	50,452,613.94	7.70%
80.01% - 90.00%	417	2.77%	28,809,688.92	4.39%
90.01% - 100.00%	242	1.61%	18,490,959.85	2.82%
100.00% +	36	0.24%	3,002,035.34	0.46%
Grand Total	15,039	100.00%	655,651,150.08	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%	5,070	33.71%	102,409,444.83	15.62%
20.01% - 30.00%	2,800	18.62%	115,263,018.77	17.58%
30.01% - 40.00%	2,669	17.75%	136,179,345.12	20.77%
40.01% - 50.00%	2,179	14.49%	132,147,483.73	20.16%
50.01% - 60.00%	1,384	9.20%	94,654,228.59	14.44%
60.01% - 70.00%	765	5.09%	59,290,515.43	9.04%
70.01% - 80.00%	154	1.02%	13,983,974.40	2.13%
80.01% - 90.00%	11	0.07%	749,529.93	0.11%
90.01% - 100.00%	4	0.03%	689,471.10	0.11%
100.00% +	3	0.02%	284,138.18	0.04%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

ORIGINAL LTV (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	409	2.72%	10,909,460.61	1.66%
20.01% - 30.00%	1,133	7.53%	33,915,058.52	5.17%
30.01% - 40.00%	1,966	13.07%	70,672,091.65	10.78%
40.01% - 50.00%	2,635	17.52%	108,869,528.02	16.60%
50.01% - 60.00%	2,911	19.36%	138,561,841.79	21.13%
60.01% - 70.00%	2,636	17.53%	127,476,178.23	19.44%
70.01% - 80.00%	2,360	15.69%	114,526,304.82	17.47%
80.01% - 90.00%	689	4.58%	35,311,111.57	5.39%
90.01% - 100.00%	262	1.74%	14,007,783.52	2.14%
100.00% +	38	0.25%	1,401,791.35	0.21%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,175	41.06%	298,669,789.37	45.55%
Thessaloniki	2,099	13.96%	85,634,833.10	13.06%
Macedonia	1,735	11.54%	63,173,707.80	9.64%
Peloponnese	1,039	6.91%	41,175,115.35	6.28%
Thessaly	1,058	7.04%	39,744,667.30	6.06%
Sterea Ellada	824	5.48%	32,322,348.16	4.93%
Creta Island	524	3.48%	25,440,022.10	3.88%
Ionian Islands	243	1.62%	11,144,053.93	1.70%
Thrace	519	3.45%	19,570,661.76	2.98%
Epirus	395	2.63%	15,808,141.77	2.41%
Aegean Islands	428	2.85%	22,967,809.44	3.50%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

SEASONING				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	99	0.66%	5,048,511.58	0.77%
12 - 24	224	1.49%	13,938,785.72	2.13%
24 - 36	254	1.69%	17,000,276.87	2.59%
36 - 60	896	5.96%	51,961,564.47	7.93%
60 - 96	1,416	9.42%	75,818,312.55	11.56%
over 96	12,150	80.79%	491,883,698.89	75.02%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	14	0.09%	188,361.45	0.03%
5 - 10 years	387	2.57%	7,363,045.88	1.12%
10 - 15 years	2,398	15.95%	53,806,753.07	8.21%
15 - 20 years	3,889	25.86%	130,649,824.17	19.93%
20 - 25 years	3,266	21.72%	157,151,235.68	23.97%
25 - 30 years	3,652	24.28%	213,452,749.95	32.56%
30 - 35 years	707	4.70%	47,456,686.34	7.24%
35 years +	726	4.83%	45,582,493.54	6.95%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,662	77.55%	479,343,512.07	73.11%
Houses	3,377	22.45%	176,307,638.01	26.89%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,377	22.45%	151,406,633.75	23.09%
Purchase	9,343	62.13%	425,340,911.55	64.87%
Repair	2,135	14.20%	70,946,127.01	10.82%
Construction (re-mortgage)	19	0.13%	627,366.05	0.10%
Purchase (re-mortgage)	122	0.81%	5,559,656.62	0.85%
Repair (re-mortgage)	43	0.29%	1,770,455.10	0.27%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	14,997	99.72%	652,606,303.41	99.54%
Balloon	42	0.28%	3,044,846.67	0.46%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,538	96.67%	638,325,919.62	97.36%
Fixed Converting to Floating	384	2.55%	15,579,892.52	2.38%
Fixed to Maturity	117	0.78%	1,745,337.94	0.27%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

Fixed rate assets 2.64%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	4,570	31.43%	137,752,281.21	21.58%
Euribor 1 Month	350	2.41%	13,219,868.88	2.07%
Euribor 3 Months	7,161	49.26%	400,696,750.11	62.77%
Labor 1 Month (Euro)	34	0.23%	872,255.84	0.14%
Originator Rate	2,419	16.64%	85,727,194.46	13.43%
Euribor 6 Months	4	0.03%	57,569.12	0.01%
Grand Total	14,538	100.00%	638,325,919.62	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	118	30.73%	4,329,218.01	27.79%
Euribor 1 Month	55	14.32%	1,560,374.43	10.02%
Euribor 3 Months	95	24.74%	4,473,606.89	28.71%
Originator Rate	116	30.21%	5,216,693.19	33.48%
Grand Total	384	100.00%	15,579,892.52	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	1.56%	134,658.28	0.86%
1 Jan 2021 +	378	98.44%	15,445,234.24	99.14%
Grand Total	384	100.00%	15,579,892.52	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,039	100.00%	655,651,150.08	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	15,039	100.00%	655,651,150.08	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	14,529	96.61%	637,164,189.69	97.18%
Y	510	3.39%	18,486,960.39	2.82%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,887	98.99%	649,372,995.31	99.04%
Y	152	1.01%	6,278,154.77	0.96%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

STAFF LOANS EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,039	100.00%	655,651,150.08	100.00%
Y	0	0.00%	0.00	0.00%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,654	97.44%	644,296,766.47	98.27%
Y	385	2.56%	11,354,383.61	1.73%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Owner occupied	14,018	93.21%	610,039,268.06	93.04%
Second home/Holiday houses	958	6.37%	42,776,522.87	6.52%
Buy-to-let/Non-Owner occupied	22	0.15%	1,019,619.68	0.16%
Other	41	0.27%	1,815,739.47	0.28%
Grand Total	15,039	100.00%	655,651,150.08	100.00%

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS Principal	% of OS Principal
Other Professions	4,304	28.62%	211,636,473.34	32.28%
Pensioner	2,541	16.90%	82,035,195.08	12.51%
Other Private Employees	2,276	15.13%	96,552,360.75	14.73%
Civil Servant	1,417	9.42%	62,104,918.23	9.47%
Other Self Employed	763	5.07%	40,715,074.97	6.21%
Civil Servant - Policeman	609	4.05%	29,989,939.69	4.57%
Unemployed	583	3.88%	20,138,496.16	3.07%
Teacher	512	3.40%	21,737,169.16	3.32%
Military Personnel	437	2.91%	21,224,943.67	3.24%
Salesman	371	2.47%	15,299,656.32	2.33%
Civil Servant - Primary School Teachers	331	2.20%	14,557,462.81	2.22%
Housewife	305	2.03%	11,204,398.25	1.71%
Accountant	230	1.53%	10,394,777.31	1.59%
Civil Servant - Bank Employee	187	1.24%	7,756,675.45	1.18%
Lawyers-Jurists	173	1.15%	10,303,608.89	1.57%
Grand Total	15,039	100.00%	655,651,150.08	100.00%