

EFG Eurobank_Bond_Loan_Portfolio

Date : 19/05/2016

1. Summary

Original Balance (EUR):	84.883.145
Current Balance (EUR):	44.648.471
Bond Loans:	22
Obligor Groups:	19
Obligor Names:	20
WA Seasoning (months):	108,2
WA Interest Rate:	1,70%
WA Margin:	1,74%

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2. Top 20 Obligor Groups

Top 20 Obligor Groups	Obligor Names	Loans	Pct	Current Balance	Pct
G0061472	2	3	13,64	11.925.000	26,71
G0035592	1	1	4,55	9.013.000	20,19
G0037245	1	2	9,09	6.428.940	14,40
G0060034	1	1	4,55	3.310.336	7,41
G0072253	1	1	4,55	2.642.629	5,92
G0036457	1	1	4,55	1.572.188	3,52
G0036146	1	1	4,55	1.499.400	3,36
G0073492	1	1	4,55	1.241.349	2,78
G0072884	1	1	4,55	1.111.112	2,49
G0037327	1	1	4,55	995.000	2,23
G0037614	1	1	4,55	874.800	1,96
G0077995	1	1	4,55	800.000	1,79
G0065298	1	1	4,55	700.000	1,57
G0036473	1	1	4,55	660.000	1,48
G0039934	1	1	4,55	579.150	1,30
G0066860	1	1	4,55	413.660	0,93
G0036481	1	1	4,55	391.907	0,88
G0074292	1	1	4,55	370.000	0,83
G0040507	1	1	4,55	120.000	0,27
(blank)	0	0	0,00	0	0,00
Other	2	0	0,00	0	0,00
Total:	22	22	100,00	44.648.471	100,00

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3. Top 20 Obligor Companies

Top 20 Obligor Companies	Loans	Pct	Current Balance	Pct
264419	1	4,55	9.013.000	20,19
1574439	2	9,09	6.428.940	14,40
1368139	2	9,09	6.225.000	13,94
1214777	1	4,55	5.700.000	12,77
5535713	1	4,55	3.310.336	7,41
2199615	1	4,55	2.642.629	5,92
5211093	1	4,55	1.572.188	3,52
2059856	1	4,55	1.499.400	3,36
5990755	1	4,55	1.241.349	2,78
5969933	1	4,55	1.111.112	2,49
5139797	1	4,55	995.000	2,23
4061138	1	4,55	874.800	1,96
6165822	1	4,55	800.000	1,79
4629327	1	4,55	700.000	1,57
4234090	1	4,55	660.000	1,48
5352817	1	4,55	579.150	1,30
6095061	1	4,55	413.660	0,93
1582489	1	4,55	391.907	0,88
5752141	1	4,55	370.000	0,83
5126526	1	4,55	120.000	0,27
Other	0	0,00	0	0,00

Total:	22	100,00	44.648.471	100,00
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4. Obligor Category

Obligor Category	Obligor Names	Pct	Balance	Pct
Large Corporate	1	4,55	9.013.000	20,19
SME	21	95,45	35.635.471	79,81
Total:	22	100,00	44.648.471	100,00

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5. Obligor industry

Obligor Industry	Obligor Names	Pct	Balance	Pct
Wholesale trade, except of motor vehicles and motorcycl	2	9,09	1.266.707	2,84
Real estate activities	5	22,73	12.664.338	28,36
Accommodation	12	54,55	27.541.137	61,68
Construction of buildings	1	4,55	120.000	0,27
Manufacture of other non-metallic mineral products	1	4,55	413.660	0,93
Retail trade, except of motor vehicles and motorcycles	1	4,55	2.642.629	5,92
Total:	22	100	44.648.471	100,00

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6. MRA Rating

MRA Rating	Loans	Pct	Current Balance	Pct
N/A	4	18,18	11.864.338	26,57
1.00 - 1.99	0	0,00	0	0,00
2.00 - 2.99	0	0,00	0	0,00
3.00 - 3.99	5	22,73	9.699.452	21,72
4.00 - 4.99	3	13,64	11.925.000	26,71
5.00 - 5.99	1	4,55	413.660	0,93
6.00 - 6.99	2	9,09	3.012.629	6,75
7.00 - 7.99	1	4,55	800.000	1,79
8.00 - 8.99	4	18,18	4.697.043	10,52
9.00 - 9.99	2	9,09	2.236.349	5,01
Total:	22	100	44.648.471	100,00

Maximum: 9,1

Minimum: 3,4

Weighted Avg: 5,5

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7. NCR Rating

NCR Rating	Loans	Pct	Current Balance	Pct
1	0	0,00	0	0,00
2	0	0,00	0	0,00
3	0	0,00	0	0,00
4	0	0,00	0	0,00
5	4	18,18	11.864.338	26,57
6	0	0,00	0	0,00
7	0	0,00	0	0,00
Not Applicable	18	81,82	32.784.133	73,43
Total:	22	100	44.648.471	100

Maximum: 5

Minimum: 5

Weighted Avg: 5

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8. Top Obligor Regions

Top Obligor Regions	Loans	Pct	Current Balance	Pct
ATTIKI	5	22,73	11.797.095	26,42
KENTRIKI MAKEDONIA	1	4,55	1.499.400	3,36
KRITI	9	40,91	22.940.719	51,38
NOTIO AIGAIO	6	27,27	7.169.908	16,06
THESSALIA	1	4,55	1.241.349	2,78
Total:	22	100	44.648.471	100

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9. Original Balance

Original Balance	Loans	Pct	Current Balance	Pct
1 - 500,000	0	0,00	0	0,00
500,001 - 1,000,000	2	9,09	761.907	1,71
1,000,001 - 1,500,000	4	18,18	2.492.810	5,58
1,500,001 - 2,000,000	2	9,09	2.236.349	5,01
2,000,001 - 2,500,000	3	13,64	2.100.000	4,70
2,500,001 - 3,000,000	3	13,64	4.220.528	9,45
3,000,001 - 3,500,000	1	4,55	874.800	1,96
3,500,001 - 4,000,000	1	4,55	2.642.629	5,92
4,000,001 - 4,500,000	0	0,00	0	0,00
4,500,001 - 5,000,000	0	0,00	0	0,00
5,000,001 - 5,500,000	1	4,55	1.111.112	2,49
5,500,001 - 6,000,000	1	4,55	3.310.336	7,41
6,000,001 - 6,500,000	0	0,00	0	0,00
6,500,001 - 7,000,000	0	0,00	0	0,00
7,000,001 - 7,500,000	0	0,00	0	0,00
7,500,001 - 8,000,000	1	4,55	4.905.000	10,99
8,000,001 - 8,500,000	1	4,55	5.700.000	12,77
8,500,001 - 9,000,000	0	0,00	0	0,00
9,000,001 - 9,500,000	0	0,00	0	0,00
9,500,001 - 10,000,000	0	0,00	0	0,00
10,000,001 - 15,000,000	2	9,09	14.293.000	32,01
15,000,001 - 20,000,000	0	0,00	0	0,00
20,000,001 - 25,000,000	0	0,00	0	0,00
25,000,001 - 30,000,000	0	0,00	0	0,00
30,000,001 - 35,000,000	0	0,00	0	0,00
35,000,001 - 40,000,000	0	0,00	0	0,00
40,000,001 - 45,000,000	0	0,00	0	0,00
45,000,001 - 50,000,000	0	0,00	0	0,00
50,000,001 >=	0	0,00	0	0,00
Total:	22	100	44.648.471	100

Minimum: 850000

Maximum: 12500000

Average: 3858324,77

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10. Current Balance

Current Balance	Loans	Pct	Current Balance	Pct
1 - 500,000	4	18,18	1.295.567	2,90
500,001 - 1,000,000	6	27,27	4.608.950	10,32
1,000,001 - 1,500,000	5	22,73	6.320.801	14,16
1,500,001 - 2,000,000	1	4,55	1.572.188	3,52
2,000,001 - 2,500,000	0	0,00	0	0,00
2,500,001 - 3,000,000	1	4,55	2.642.629	5,92
3,000,001 - 3,500,000	1	4,55	3.310.336	7,41
3,500,001 - 4,000,000	0	0,00	0	0,00
4,000,001 - 4,500,000	0	0,00	0	0,00
4,500,001 - 5,000,000	1	4,55	4.905.000	10,99
5,000,001 - 5,500,000	1	4,55	5.280.000	11,83

5,500,001 - 6,000,000	1	4,55	5.700.000	12,77
6,000,001 - 6,500,000	0	0,00	0	0,00
6,500,001 - 7,000,000	0	0,00	0	0,00
7,000,001 - 7,500,000	0	0,00	0	0,00
7,500,001 - 8,000,000	0	0,00	0	0,00
8,000,001 - 8,500,000	0	0,00	0	0,00
8,500,001 - 9,000,000	0	0,00	0	0,00
9,000,001 - 9,500,000	1	4,55	9.013.000	20,19
9,500,001 - 10,000,000	0	0,00	0	0,00
10,000,001 - 15,000,000	0	0,00	0	0,00
15,000,001 - 20,000,000	0	0,00	0	0,00
20,000,001 - 25,000,000	0	0,00	0	0,00
25,000,001 - 30,000,000	0	0,00	0	0,00
30,000,001 - 35,000,000	0	0,00	0	0,00
35,000,001 - 40,000,000	0	0,00	0	0,00
40,000,001 - 45,000,000	0	0,00	0	0,00
45,000,001 - 50,000,000	0	0,00	0	0,00
Total:	22	100	44.648.471	100

Minimum: 120000

Maximum: 9013000

Average: 2029475,93

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11. Issue Year

Issue Year	Loans	Pct	Current Balance	Pct
2003	0	0,00	0	0,00
2004	0	0,00	0	0,00
2005	0	0,00	0	0,00
2006	4	18,18	14.035.336	31,44
2007	6	27,27	17.813.847	39,90
2008	9	40,91	11.006.478	24,65
2009	3	13,64	1.792.810	4,02
2010	0	0,00	0	0,00
Total:	22	100	44.648.471	100

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12. Maturity Year

Maturity Year	Loans	Pct	Current Balance	Pct
2009	0	0,00	0	0,00
2010	0	0,00	0	0,00
2011	0	0,00	0	0,00
2012	0	0,00	0	0,00
2013	0	0,00	0	0,00
2014	0	0,00	0	0,00
2015	0	0,00	0	0,00
2016	1	4,55	120.000	0,27
2017	0	0,00	0	0,00
2018	3	13,64	2.355.912	5,28
2019	1	4,55	660.000	1,48
2020	1	4,55	1.572.188	3,52
2021	2	9,09	5.693.660	12,75
2022	2	9,09	1.540.847	3,45
2023	3	13,64	3.194.400	7,15
2024	4	18,18	7.332.115	16,42
2025	1	4,55	9.013.000	20,19
2026	2	9,09	10.605.000	23,75
2027	1	4,55	1.320.000	2,96
2028	1	4,55	1.241.349	2,78
2029	0	0,00	0	0,00
2030	0	0,00	0	0,00
2031	0	0,00	0	0,00
2032	0	0,00	0	0,00
2033	0	0,00	0	0,00
Total:	22	100	44.648.471	100

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13. Seasoning

Seasoning	Loans	Pct	Current Balance	Pct
<= 0.00	0	0,00	0	0,00
0.01 - 6.00	0	0,00	0	0,00
6.01 - 12.00	0	0,00	0	0,00
12.01 - 18.00	0	0,00	0	0,00
18.01 - 24.00	0	0,00	0	0,00
24.01 - 30.00	0	0,00	0	0,00
30.01 >=	22	100,00	44.648.471	100,00
Total:	22	100,00	44.648.471	100,00

Minimum: 82,7
Maximum: 119,43
Average: 102,49

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14. Benchmark Index

Benchmark Index	Loans	Pct	Current Balance	Pct
1 Month EURIBOR	0	0,00	0	0,00
2 Months EURIBOR	0	0,00	0	0,00
3 Months EURIBOR	14	63,64	26.663.274	59,72
6 Months EURIBOR	8	36,36	17.985.197	40,28
12 Months EURIBOR	0	0,00	0	0,00
Total:	22	100	44.648.471	100

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15. Margin over Benchmark

Margin over Benchmark	Loans	Pct	Current Balance	Pct
0.51 - 1.00	3,00	13,64	10.632.400	23,81
1.01 - 1.50	7,00	31,82	15.977.687	35,79
1.51 - 2.00	3,00	13,64	6.798.940	15,23
2.01 - 2.50	3,00	13,64	4.577.043	10,25
2.51 - 3.00	3,00	13,64	2.208.660	4,95
3.01 - 3.50	1,00	4,55	2.642.629	5,92
3.51 - 4.00	1,00	4,55	700.000	1,57
4.01 - 4.50	1,00	4,55	1.111.112	2,49
4.51 - 5.00	0,00	0,00	0	0,00
5.01 - 5.50	0,00	0,00	0	0,00
Total:	22	100	44.648.471	100

Minimum: 0,8
Maximum: 4,26
Average: 2,079

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16. Current Interest Rate

Current Interest Rate	Loans	Pct	Current Balance	Pct
0.51 - 1.00	4	18,18	11.292.400	25,29
1.01 - 1.50	2	9,09	6.477.188	14,51
1.51 - 2.00	8	36,36	16.031.346	35,91
2.01 - 2.50	2	9,09	4.185.136	9,37
2.51 - 3.00	4	18,18	4.851.289	10,87
3.01 - 3.50	0	0,00	0	0,00
3.51 - 4.00	1	4,55	700.000	1,57
4.01 - 4.50	1	4,55	1.111.112	2,49
4.51 - 5.00	0	0,00	0	0,00

5.01 - 5.50	0	0,00	0	0,00
Total:	22	100	44.648.471	100

Minimum: 0,671
Maximum: 4,25
Average: 1,998

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17. Interest Payment Frequency

Interest Payment Frequency	Loans	Pct	Current Balance	Pct
1	0	0,00	0	0,00
2	0	0,00	0	0,00
3	14	63,64	26.663.274	59,72
6	8	36,36	17.985.197	40,28
12	0	0,00	0	0,00
Total:	22	100	44.648.471	100

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18. Repayment Profile

Repayment Profile	Loans	Pct	Current Balance	Pct
B	1	4,55	1.111.112	2,49
F	16	72,73	21.547.171	48,26
V	5	22,73	21.990.188	49,25
Total:	22	100	44.648.471	100

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19. Principal Payment Frequency

Principal Payment Frequency	Loans	Pct	Current Balance	Pct
1	0	0,00	0	0,00
2	0	0,00	0	0,00
3	7	31,82	10.767.835	24,12
6	4	18,18	13.942.736	31,23
12	4	18,18	12.585.000	28,19
NA	7	31,82	7.352.900	16,47
Total:	22	100	44.648.471	100

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20. Current LTV

Current LTV	Loans	Pct	Current Balance	Pct
N/A	4	18,18	15.629.907	35,01
0.01 - 50.00	10	45,45	16.231.126	36,35
50.01 - 55.00	1	4,55	5.700.000	12,77
55.01 - 60.00	0	0,00	0	0,00
60.01 - 65.00	0	0,00	0	0,00
65.01 - 70.00	1	4,55	413.660	0,93
70.01 - 75.00	1	4,55	1.241.349	2,78
75.01 - 80.00	0	0,00	0	0,00
80.01 - 85.00	2	9,09	1.674.800	3,75
85.01 - 90.00	2	9,09	2.762.629	6,19
90.01 - 95.00	1	4,55	995.000	2,23
95.01 - 100.00	0	0,00	0	0,00
100.01 - 110.00	0	0,00	0	0,00
110.01 - 120.00	0	0,00	0	0,00
>120.01	0	0,00	0	0,00
Total:	22	100	44.648.471	100

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21. Interest Payments in Arrears

Interest Payments in Arrears	Loans	Pct	Current Balance	Pct
1	2	9,09	1.633.256	3,66
2	0	0,00	0	0,00
3	0	0,00	0	0,00
4	0	0,00	0	0,00
5	0	0,00	0	0,00
6	0	0,00	0	0,00
Not Applicable	20	90,91	43.015.215	96,34
Total:	22	100	44.648.471	100

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22. Capital Payments in Arrears

Capital Payments in Arrears	Loans	Pct	Current Balance	Pct
1	3	13,64	4.275.885	9,58
2	0	0,00	0	0,00
3	0	0,00	0	0,00
4	0	0,00	0	0,00
5	0	0,00	0	0,00
6	0	0,00	0	0,00
Not Applicable	19	86,36	40.372.586	90,42
Total:	22	100	44.648.471	100

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23. Personal Guarantee

Personal Guarantee	Loans	Pct	Current Balance	Pct
No	7	31,82	20.815.081	46,62
Yes	15	68,18	23.833.390	53,38
Total:	22	100	44.648.471	100

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24. Corporate Guarantee

Corporate Guarantee	Loans	Pct	Current Balance	Pct
No	19	86,36	32.723.471	73,29
Yes	3	13,64	11.925.000	26,71
Total:	22	100	44.648.471	100