

EFG Eurobank_Bond_Loan_Portfolio

Date : 19/11/2017

1. Summary

Original Balance (EUR):	77,483,945
Current Balance (EUR):	35,761,500
Bond Loans:	19
Obligor Groups:	16
Obligor Names:	17
WA Seasoning (months):	127.2
WA Interest Rate:	1.41%
WA Margin:	1.72%

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2. Top 20 Obligor Groups

Top 20 Obligor Groups	Obligor Names	Loans	Pct	Current Balance	Pct
G0061472	2	3	15.79	10,957,200	30.64
G0035592	1	1	5.26	7,880,000	22.03
G0037245	1	2	10.53	4,821,705	13.48
G0060034	1	1	5.26	2,689,648	7.52
G0072253	1	1	5.26	2,310,000	6.46
G0036457	1	1	5.26	1,367,120	3.82
G0036146	1	1	5.26	1,178,100	3.29
G0073492	1	1	5.26	1,128,000	3.15
G0037327	1	1	5.26	794,000	2.22
G0077995	1	1	5.26	650,000	1.82
G0039934	1	1	5.26	473,850	1.33
G0036473	1	1	5.26	430,000	1.20
G0036481	1	1	5.26	301,359	0.84
G0074292	1	1	5.26	280,000	0.78
G0072884	1	1	5.26	277,778	0.78
G0066860	1	1	5.26	222,740	0.62
Total:	17	19	100.00	35,761,500	100.00

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3. Top 20 Obligor Companies

Top 20 Obligor Companies	Loans	Pct	Current Balance	Pct
264419	1	5.26	7,880,000	22.03
1368139	2	10.53	5,657,200	15.82
1214777	1	5.26	5,300,000	14.82
1574439	2	10.53	4,821,705	13.48
5535713	1	5.26	2,689,648	7.52
2199615	1	5.26	2,310,000	6.46
5211093	1	5.26	1,367,120	3.82
2059856	1	5.26	1,178,100	3.29
5990755	1	5.26	1,128,000	3.15
5139797	1	5.26	794,000	2.22
6165822	1	5.26	650,000	1.82
5352817	1	5.26	473,850	1.33
4234090	1	5.26	430,000	1.20
1582489	1	5.26	301,359	0.84
5752141	1	5.26	280,000	0.78
5969933	1	5.26	277,778	0.78
6095061	1	5.26	222,740	0.62
Total:	19	100.00	35,761,500	100.00

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4. Obligor Category

Obligor Category	Obligor Names	Pct	Balance	Pct
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Large Corporate	1	5.26	7,880,000	22.03
SME	18	94.74	27,881,500	77.97
Total:	19	100.00	35,761,500	100.00

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5. Obligor industry

Obligor Industry	Obligor Names	Pct	Balance	Pct
Wholesale trade, except of motor vehicles and motorcycl	1	5.26	301,359	0.84
Real estate activities	4	21.05	10,370,970	29.00
Accommodation	12	63.16	22,556,431	63.07
Manufacture of other non-metallic mineral products	1	5.26	222,740	0.62
Retail trade, except of motor vehicles and motorcycles	1	5.26	2,310,000	6.46
Total:	19	100	35,761,500	100.00

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6. MRA Rating

MRA Rating	Loans	Pct	Current Balance	Pct
N/A	3	15.79	9,720,970	27.18
1.00 - 1.99	0	0.00	0	0.00
2.00 - 2.99	3	15.79	10,957,200	30.64
3.00 - 3.99	6	31.58	6,987,583	19.54
4.00 - 4.99	0	0.00	0	0.00
5.00 - 5.99	1	5.26	2,689,648	7.52
6.00 - 6.99	1	5.26	301,359	0.84
7.00 - 7.99	1	5.26	222,740	0.62
8.00 - 8.99	3	15.79	4,088,000	11.43
9.00 - 9.99	1	5.26	794,000	2.22
Total:	19	100	35,761,500	100.00

Maximum: 9

Minimum: 2,7

Weighted Avg: 4,3

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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	3	15.79	9,720,970	27.18
6	0	0.00	0	0.00
7	0	0.00	0	0.00
Not Applicable	16	84.21	26,040,530	72.82
Total:	19	100	35,761,500	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	3	15.79	9,548,479	26.70
KENTRIKI MAKEDONIA	1	5.26	1,178,100	3.29
KRITI	9	47.37	19,636,755	54.91
NOTIO AIGAIO	5	26.32	4,270,166	11.94
THESSALIA	1	5.26	1,128,000	3.15
Total:	19	100	35,761,500	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	10.53	581,359	1.63
1,000,001 - 1,500,000	3	15.79	1,346,590	3.77
1,500,001 - 2,000,000	2	10.53	1,922,000	5.37
2,000,001 - 2,500,000	2	10.53	1,640,000	4.59
2,500,001 - 3,000,000	3	15.79	3,406,925	9.53
3,000,001 - 3,500,000	0	0.00	0	0.00
3,500,001 - 4,000,000	1	5.26	2,310,000	6.46
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	5.26	277,778	0.78
5,500,001 - 6,000,000	1	5.26	2,689,648	7.52
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	5.26	4,447,200	12.44
8,000,001 - 8,500,000	1	5.26	5,300,000	14.82
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	10.53	11,840,000	33.11
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:	19	100	35,761,500	100

Minimum: 850000

Maximum: 12500000

Average: 4078102,37

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10. Current Balance

Current Balance	Loans	Pct	Current Balance	Pct
1 - 500,000	6	31.58	1,985,727	5.55
500,001 - 1,000,000	3	15.79	2,305,705	6.45
1,000,001 - 1,500,000	4	21.05	4,883,220	13.65
1,500,001 - 2,000,000	0	0.00	0	0.00
2,000,001 - 2,500,000	1	5.26	2,310,000	6.46
2,500,001 - 3,000,000	1	5.26	2,689,648	7.52
3,000,001 - 3,500,000	0	0.00	0	0.00
3,500,001 - 4,000,000	1	5.26	3,960,000	11.07
4,000,001 - 4,500,000	1	5.26	4,447,200	12.44
4,500,001 - 5,000,000	0	0.00	0	0.00
5,000,001 - 5,500,000	1	5.26	5,300,000	14.82
5,500,001 - 6,000,000	0	0.00	0	0.00
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	5.26	7,880,000	22.03
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	0	0.00	0	0.00
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:	19	100	35,761,500	100

Minimum: 222740

Maximum: 7880000

Average: 1882184,19

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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	3	15.79	12,436,848	34.78
2007	6	31.58	14,643,064	40.95
2008	7	36.84	7,334,998	20.51
2009	3	15.79	1,346,590	3.77
2010	0	0.00	0	0.00
Total:	19	100	35,761,500	100

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12. Maturity Year

Maturity Year	Loans	Pct	Current Balance	Pct
2018	2	10.53	557,778	1.56
2019	1	5.26	430,000	1.20
2020	1	5.26	1,367,120	3.82
2021	2	10.53	4,182,740	11.70
2022	2	10.53	1,163,064	3.25
2023	2	10.53	1,972,100	5.51
2024	4	21.05	6,123,498	17.12
2025	1	5.26	7,880,000	22.03
2026	2	10.53	9,747,200	27.26
2027	1	5.26	1,210,000	3.38
2028	1	5.26	1,128,000	3.15
Total:	19	100	35,761,500	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 >=	19	100.00	35,761,500	100.00
Total:	19	100.00	35,761,500	100.00

Minimum: 101

Maximum: 135,63

Average: 120,44

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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	12	63.16	21,117,974	59.05
6 Months EURIBOR	7	36.84	14,643,526	40.95
12 Months EURIBOR	0	0.00	0	0.00
Total:	19	100	35,761,500	100

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15. Margin over Benchmark

Margin over Benchmark	Loans	Pct	Current Balance	Pct
0.51 - 1.00	2.00	10.53	9,058,100	25.33
1.01 - 1.50	4.00	21.05	7,372,320	20.62
1.51 - 2.00	6.00	31.58	12,085,555	33.79
2.01 - 2.50	2.00	10.53	2,991,007	8.36
2.51 - 3.00	3.00	15.79	1,666,740	4.66
3.01 - 3.50	1.00	5.26	2,310,000	6.46
3.51 - 4.00	0.00	0.00	0	0.00
4.01 - 4.50	0.00	0.00	0	0.00
4.51 - 5.00	1.00	5.26	277,778	0.78
5.01 - 5.50	0.00	0.00	0	0.00
Total:	19	100	35,761,500	100

Minimum: 0,8

Maximum: 4,53

Average: 2,087

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16. Current Interest Rate

Current Interest Rate	Loans	Pct	Current Balance	Pct
0.51 - 1.00	4	21.05	10,855,220	30.35
1.01 - 1.50	5	26.32	12,559,050	35.12
1.51 - 2.00	4	21.05	5,403,064	15.11
2.01 - 2.50	1	5.26	2,689,648	7.52
2.51 - 3.00	4	21.05	3,976,740	11.12
3.01 - 3.50	0	0.00	0	0.00
3.51 - 4.00	0	0.00	0	0.00
4.01 - 4.50	1	5.26	277,778	0.78
4.51 - 5.00	0	0.00	0	0.00
5.01 - 5.50	0	0.00	0	0.00
Total:	19	100	35,761,500	100

Minimum: 0,527

Maximum: 4,25

Average: 1,781

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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	12	63.16	21,117,974	59.05
6	7	36.84	14,643,526	40.95
12	0	0.00	0	0.00
Total:	19	100	35,761,500	100

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18. Repayment Profile

Repayment Profile	Loans	Pct	Current Balance	Pct
B	1	5.26	277,778	0.78
F	13	68.42	15,839,402	44.29
V	5	26.32	19,644,320	54.93
Total:	19	100	35,761,500	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	5	26.32	7,140,184	19.97
6	3	15.79	11,747,748	32.85
12	4	21.05	11,387,200	31.84
NA	7	36.84	5,486,368	15.34
Total:	19	100	35,761,500	100

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20. Current LTV

Current LTV	Loans	Pct	Current Balance	Pct
N/A	4	21.05	13,838,559	38.70
0.01 - 50.00	10	52.63	11,740,941	32.83
50.01 - 55.00	1	5.26	5,300,000	14.82
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	5.26	650,000	1.82
70.01 - 75.00	0	0.00	0	0.00
75.01 - 80.00	2	10.53	3,438,000	9.61
80.01 - 85.00	0	0.00	0	0.00
85.01 - 90.00	0	0.00	0	0.00
90.01 - 95.00	1	5.26	794,000	2.22
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:	19	100	35,761,500	100

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21. Interest Payments in Arrears

Interest Payments in Arrears	Loans	Pct	Current Balance	Pct
1	1	5.26	301,359	0.84
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	18	94.74	35,460,141	99.16
Total:	19	100	35,761,500	100

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22. Capital Payments in Arrears

Capital Payments in Arrears	Loans	Pct	Current Balance	Pct
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1	2	10.53	1,429,359	4.00
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	17	89.47	34,332,141	96.00
Total:	19	100	35,761,500	100

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23. Personal Guarantee

Personal Guarantee	Loans	Pct	Current Balance	Pct
No	8	42.11	24,457,231	68.39
Yes	11	57.89	11,304,269	31.61
Total:	19	100	35,761,500	100

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24. Corporate Guarantee

Corporate Guarantee	Loans	Pct	Current Balance	Pct
No	15	78.95	19,914,300	55.69
Yes	4	21.05	15,847,200	44.31
Total:	19	100	35,761,500	100