

EFG Eurobank_Bond_Loan_Portfolio

Date : 19/05/2017

1. Summary

Original Balance (EUR):	77,483,945
Current Balance (EUR):	37,799,560
Bond Loans:	19
Obligor Groups:	16
Obligor Names:	17
WA Seasoning (months):	120.9
WA Interest Rate:	1.50%
WA Margin:	1.99%

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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	28.99
G0035592	1	1	5.26	8,268,000	21.87
G0037245	1	2	10.53	5,357,450	14.17
G0060034	1	1	5.26	2,896,544	7.66
G0072253	1	1	5.26	2,449,804	6.48
G0036457	1	1	5.26	1,435,476	3.80
G0036146	1	1	5.26	1,285,200	3.40
G0073492	1	1	5.26	1,168,000	3.09
G0037327	1	1	5.26	861,000	2.28
G0077995	1	1	5.26	700,000	1.85
G0072884	1	1	5.26	555,556	1.47
G0039934	1	1	5.26	508,950	1.35
G0036473	1	1	5.26	430,000	1.14
G0036481	1	1	5.26	330,000	0.87
G0074292	1	1	5.26	310,000	0.82
G0066860	1	1	5.26	286,380	0.76
(blank)	0	0	0.00	0	0.00
Total:	17	19	100.00	37,799,560	100.00

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3. Top 20 Obligor Companies

Top 20 Obligor Companies	Loans	Pct	Current Balance	Pct
264419	1	5.26	8,268,000	21.87
1368139	2	10.53	5,657,200	14.97
1574439	2	10.53	5,357,450	14.17
1214777	1	5.26	5,300,000	14.02
5535713	1	5.26	2,896,544	7.66
2199615	1	5.26	2,449,804	6.48
5211093	1	5.26	1,435,476	3.80
2059856	1	5.26	1,285,200	3.40
5990755	1	5.26	1,168,000	3.09
5139797	1	5.26	861,000	2.28
6165822	1	5.26	700,000	1.85
5969933	1	5.26	555,556	1.47
5352817	1	5.26	508,950	1.35
4234090	1	5.26	430,000	1.14
1582489	1	5.26	330,000	0.87
5752141	1	5.26	310,000	0.82
6095061	1	5.26	286,380	0.76
(blank)	0	0.00	0	0.00
Total:	19	100.00	37,799,560	100.00

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4. Obligor Category

Obligor Category	Obligor Names	Pct	Balance	Pct
Large Corporate	1	5.26	8,268,000	21.87
SME	18	94.74	29,531,560	78.13
Total:	19	100.00	37,799,560	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	330,000	0.87
Real estate activities	4	21.05	10,912,426	28.87
Accommodation	12	63.16	23,820,950	63.02
Manufacture of other non-metallic mineral products	1	5.26	286,380	0.76
Retail trade, except of motor vehicles and motorcycles	1	5.26	2,449,804	6.48
Total:	19	100	37,799,560	100.00

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6. MRA Rating

MRA Rating	Loans	Pct	Current Balance	Pct
N/A	3	15.79	10,212,426	27.02
1.00 - 1.99	0	0.00	0	0.00
2.00 - 2.99	0	0.00	0	0.00
3.00 - 3.99	6	31.58	7,938,206	21.00
4.00 - 4.99	0	0.00	0	0.00
5.00 - 5.99	3	15.79	10,957,200	28.99
6.00 - 6.99	0	0.00	0	0.00
7.00 - 7.99	3	15.79	3,512,924	9.29
8.00 - 8.99	3	15.79	4,317,804	11.42
9.00 - 9.99	1	5.26	861,000	2.28
Total:	19	100	37,799,560	100.00

Maximum: 9

Minimum: 3

Weighted Avg: 5,6

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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	10,212,426	27.02
6	0	0.00	0	0.00
7	0	0.00	0	0.00
Not Applicable	16	84.21	27,587,134	72.98
Total:	19	100	37,799,560	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	10,033,476	26.54
KENTRIKI MAKEDONIA	1	5.26	1,285,200	3.40
KRITI	9	47.37	20,444,404	54.09
NOTIO AIGAIO	5	26.32	4,868,480	12.88

THESSALIA	1	5.26	1,168,000	3.09
Total:	19	100	37,799,560	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	640,000	1.69
1,000,001 - 1,500,000	3	15.79	1,495,330	3.96
1,500,001 - 2,000,000	2	10.53	2,029,000	5.37
2,000,001 - 2,500,000	2	10.53	1,640,000	4.34
2,500,001 - 3,000,000	3	15.79	3,678,126	9.73
3,000,001 - 3,500,000	0	0.00	0	0.00
3,500,001 - 4,000,000	1	5.26	2,449,804	6.48
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	555,556	1.47
5,500,001 - 6,000,000	1	5.26	2,896,544	7.66
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	11.77
8,000,001 - 8,500,000	1	5.26	5,300,000	14.02
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	12,668,000	33.51
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	37,799,560	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	4	21.05	1,356,380	3.59
500,001 - 1,000,000	5	26.32	3,582,956	9.48
1,000,001 - 1,500,000	4	21.05	5,098,676	13.49
1,500,001 - 2,000,000	0	0.00	0	0.00
2,000,001 - 2,500,000	1	5.26	2,449,804	6.48
2,500,001 - 3,000,000	1	5.26	2,896,544	7.66
3,000,001 - 3,500,000	0	0.00	0	0.00
3,500,001 - 4,000,000	0	0.00	0	0.00
4,000,001 - 4,500,000	2	10.53	8,847,200	23.41
4,500,001 - 5,000,000	0	0.00	0	0.00
5,000,001 - 5,500,000	1	5.26	5,300,000	14.02
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	0	0.00	0	0.00
8,000,001 - 8,500,000	1	5.26	8,268,000	21.87
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	37,799,560	100

Minimum: 286380
Maximum: 8268000
Average: 1989450,51

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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	12,643,744	33.45
2007	6	31.58	15,595,450	41.26
2008	7	36.84	8,065,036	21.34
2009	3	15.79	1,495,330	3.96
2010	0	0.00	0	0.00
Total:	19	100	37,799,560	100

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12. Maturity Year

Maturity Year	Loans	Pct	Current Balance	Pct
2018	2	10.53	865,556	2.29
2019	1	5.26	430,000	1.14
2020	1	5.26	1,435,476	3.80
2021	2	10.53	4,686,380	12.40
2022	2	10.53	1,287,450	3.41
2023	2	10.53	2,146,200	5.68
2024	4	21.05	6,555,298	17.34
2025	1	5.26	8,268,000	21.87
2026	2	10.53	9,747,200	25.79
2027	1	5.26	1,210,000	3.20
2028	1	5.26	1,168,000	3.09
Total:	19	100	37,799,560	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	37,799,560	100.00
Total:	19	100.00	37,799,560	100.00

Minimum: 94,87
Maximum: 129,5
Average: 114,3

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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	22,106,260	58.48
6 Months EURIBOR	7	36.84	15,693,300	41.52
12 Months EURIBOR	0	0.00	0	0.00
Total:	19	100	37,799,560	100

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15. Margin over Benchmark

Margin over Benchmark	Loans	Pct	Current Balance	Pct
0.51 - 1.00	1.00	5.26	8,268,000	21.87
1.01 - 1.50	3.00	15.79	3,150,676	8.34
1.51 - 2.00	3.00	15.79	6,124,150	16.20
2.01 - 2.50	6.00	31.58	12,507,450	33.09
2.51 - 3.00	1.00	5.26	2,896,544	7.66
3.01 - 3.50	4.00	21.05	4,297,184	11.37
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	555,556	1.47
5.01 - 5.50	0.00	0.00	0	0.00
Total:	19	100	37,799,560	100

Minimum: 1
Maximum: 4,7
Average: 2,315

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16. Current Interest Rate

Current Interest Rate	Loans	Pct	Current Balance	Pct
0.51 - 1.00	4	21.05	11,418,676	30.21
1.01 - 1.50	3	15.79	6,124,150	16.20
1.51 - 2.00	6	31.58	12,507,450	33.09
2.01 - 2.50	1	5.26	2,896,544	7.66
2.51 - 3.00	4	21.05	4,297,184	11.37
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	555,556	1.47
4.51 - 5.00	0	0.00	0	0.00
5.01 - 5.50	0	0.00	0	0.00
Total:	19	100	37,799,560	100

Minimum: 0,563
Maximum: 4,25
Average: 1,824

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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	22,106,260	58.48
6	7	36.84	15,693,300	41.52
12	0	0.00	0	0.00
Total:	19	100	37,799,560	100

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18. Repayment Profile

Repayment Profile	Loans	Pct	Current Balance	Pct
B	1	5.26	555,556	1.47
F	13	68.42	17,093,328	45.22
V	5	26.32	20,150,676	53.31
Total:	19	100	37,799,560	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	7,822,926	20.70
6	3	15.79	12,449,744	32.94
12	4	21.05	11,387,200	30.13
NA	7	36.84	6,139,690	16.24
Total:	19	100	37,799,560	100

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20. Current LTV

Current LTV	Loans	Pct	Current Balance	Pct
N/A	4	21.05	14,255,200	37.71
0.01 - 50.00	10	52.63	13,065,556	34.57
50.01 - 55.00	1	5.26	5,300,000	14.02
55.01 - 60.00	0	0.00	0	0.00
60.01 - 65.00	0	0.00	0	0.00
65.01 - 70.00	0	0.00	0	0.00
70.01 - 75.00	1	5.26	700,000	1.85
75.01 - 80.00	0	0.00	0	0.00
80.01 - 85.00	2	10.53	3,617,804	9.57
85.01 - 90.00	0	0.00	0	0.00
90.01 - 95.00	0	0.00	0	0.00
95.01 - 100.00	1	5.26	861,000	2.28
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	37,799,560	100

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21. Interest Payments in Arrears

Interest Payments in Arrears	Loans	Pct	Current Balance	Pct
1	2	10.53	1,498,000	3.96
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	36,301,560	96.04
Total:	19	100	37,799,560	100

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22. Capital Payments in Arrears

Capital Payments in Arrears	Loans	Pct	Current Balance	Pct
1	3	15.79	3,947,804	10.44
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	16	84.21	33,851,756	89.56
Total:	19	100	37,799,560	100

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23. Personal Guarantee

Personal Guarantee	Loans	Pct	Current Balance	Pct
No	8	42.11	18,274,554	48.35
Yes	11	57.89	19,525,006	51.65
Total:	19	100	37,799,560	100

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24. Corporate Guarantee

Corporate Guarantee	Loans	Pct	Current Balance	Pct
No	15	78.95	26,796,012	70.89
Yes	4	21.05	11,003,548	29.11
Total:	19	100	37,799,560	100