

EFG EUROBANK ERGASIAS S.A.
Covered Bond II Programme
Investor Report



Report No: **118**

Reporting Date: **20/3/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/2/2020	29/2/2020

Servicer Provider: **EUROBANK**
Issuer Event of Default: **NO**
Covered Bond Event of Default: **NO**

I Programme Details

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Baa3	620,000,000.00	Euribor 3M + 1,25%	20-Jul-20	20-Jul-21
4	16-May-16	XS1410482951	Baa3	300,000,000.00	Euribor 3M + 1,25%	22-Feb-21	21-Feb-22
5	19-Mar-18	XS1795267514	Baa3	150,000,000.00	Euribor 3M + 1,25%	22-Mar-21	21-Mar-22
6	11-Jul-18	XS1855456106	Baa3	270,000,000.00	Euribor 3M + 1,25%	20-Jul-20	20-Jul-21
				1,340,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.60

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	20-Jan-20	21-Apr-20	60	Act/360	0.8570%	885,566.67	-
4	20-Feb-20	20-May-20	29	Act/360	0.8470%	204,691.67	-
5	20-Dec-19	20-Mar-20	91	Act/360	0.8470%	321,154.17	321,154.17
6	20-Jan-20	21-Apr-20	60	Act/360	0.8570%	385,650.00	-

* As of 10/04 we proceeded with the cancellation of 100min out of ISIN XS0515809662

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 29/2/2020			Previous Report		
		CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	341,655,735.59	1,443,233,779.00	1,765,125,370.85	341,614,821.50	1,412,733,149.67	1,732,178,466.20
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	339,840,970.98	1,438,108,985.04	1,758,290,793.01	341,614,821.50	1,406,507,842.69	1,725,953,159.22
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	289,177,102.08	1,269,631,528.71	1,542,080,277.61	290,087,911.73	1,236,077,711.99	1,507,340,019.57
A.4	Aggregate Original Principal O/S balance	409,073,014.50	2,305,321,955.53	2,714,394,970.03	401,196,762.86	2,234,207,790.30	2,635,404,553.16
A.5	Average Current Principal O/S balance	84,442.84	35,623.09	39,612.33	85,660.69	35,349.26	39,409.79
A.6	Average Original Principal O/S balance	101,105.54	56,901.86	60,915.51	100,600.99	55,904.11	59,959.61
A.7	Maximum Current Principal O/S balance	1,082,586.11	4,169,755.13	4,169,755.13	1,082,586.12	4,184,285.82	4,184,285.82
A.8	Maximum Original Principal O/S balance	1,175,000.00	5,500,000.00	5,500,000.00	1,175,000.00	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,046	40,514	44,560	3,988	39,965	43,953
A.10	Weighted Average Seasoning (years)	12.66	10.18	10.63	12.55	10.10	10.55
A.11	Weighted Average Remaining Maturity (years)	15.42	17.45	17.08	15.38	17.40	17.03
A.12	Weighted Average Current Indexed LTV percent (%)	84.32	73.31	75.32	84.39	74.24	76.11
A.13	Weighted Average Current Unindexed LTV percent (%)	62.76	53.41	55.12	62.83	53.89	55.54
A.14	Weighted Average Original LTV percent (%)	71.56	74.29	73.79	71.21	74.57	73.95
A.15	Weighted Average Interest Rate - Total (%)	0.57	1.84	1.61	0.58	1.82	1.59
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.62	1.32	1.06	0.62	1.34	1.07
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	95.30	94.04	94.27	96.50	92.84	93.52
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.84	4.01	3.80	2.08	4.88	4.37
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.33	1.59	1.54	1.42	1.83	1.76
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.53	0.36	0.39	0.00	0.44	0.36
A.21	FX Rate	1.0614	1.00	-	1.0694	1.00	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 29/2/2020		As of 29/2/2020		As of 29/2/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	4,600	1,206,945.53	37,187	4,334,096.58	41,787	5,471,222.57
B.2	Partial Prepayments	4	339,732.94	22	182,220.44	26	502,300.47
B.3	Whole Prepayments	0	0.00	1	2,653.72	1	2,653.72
B.4	Total Principal Receipts (B1+B2+B3)	-	1,546,678.47	-	4,518,970.74	-	5,976,176.76

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 29/2/2020		As of 29/2/2020		As of 29/2/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	3,706	146,259.01	37,326	1,920,510.57	41,032	2,058,308.77
C.2	Interest From Overdues	1,785	1,151.34	15,985	11,272.92	17,770	12,357.66
C.3	Total Interest Receipts (C1+C2)	-	147,410.35	-	1,931,783.49	-	2,070,666.43
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 29/2/2020		As of 29/2/2020		As of 29/2/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,889	325,586,879.54	38,012	1,357,235,054.92	41,901	1,663,987,343.92
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	150	14,254,091.44	2,369	80,873,930.12	2,519	94,303,449.09
A.3	Totals (A1+ A2)	4,039	339,840,970.98	40,381	1,438,108,985.04	44,420	1,758,290,793.01
A.4	In Arrears Loans 90 Days To 360 Days	7	1,814,764.61	133	5,124,793.96	140	6,834,577.84
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	7	1,814,764.61	133	5,124,793.96	140	6,834,577.84

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 29/2/2020		As of 29/2/2020		As of 29/2/2020	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	105	9,701,786.94	1,745	57,920,525.14	1,850	67,061,081.90
B.2	60 Days < Installment <= 89 Days	45	4,552,304.50	624	22,953,404.98	669	27,242,367.20
B.3	Total (B1+B2=A4)	150	14,254,091.44	2,369	80,873,930.12	2,519	94,303,449.09
B.4	90 Days < Installment <= 119 Days	7	1,814,764.61	130	5,064,002.63	137	6,773,786.51
B.5	120 Days < Installment <= 360 Days	0	0.00	3	60,791.33	3	60,791.33
B.6	Total (B4+B5=A4)	7	1,814,764.61	133	5,124,793.96	140	6,834,577.84

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		As of 29/2/2020		As of 29/2/2020		As of 29/2/2020	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	16,287,354.56	14,674,292.88	70,009,014.21	35,461,032.83	85,354,175.85	49,286,445.38
A.2	Number of Loans	168	103	1,416	821	1,584	924



Statutory Tests

as of 29/2/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,193,348.06	
Total Bonds Amount	1,341,193,348.06	
Current Outstanding Balance of Loans	1,765,125,370.85	
A. Adjusted Outstanding Principal of Loans ²	1,542,080,277.61	
B. Accrued Interest on Loans	2,909,360.01	
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	4,057,361.11	
Nominal Value (A+B+C+D-Z)	1,540,932,276.51	
Bonds / Nominal Value Assets Percentage	1,442,143,385.01	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,823,030,402.13	
Net Present Value of Liabilities	1,350,789,780.46	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	1,756,017,177.92	
Net Present Value of Liabilities	1,346,673,183.70	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	1,902,087,333.78	
Net Present Value of Liabilities	1,363,968,386.37	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	17,966,179.16	
Interest due on all series of covered bonds during 1st year	7,230,513.18	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	93.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
Opening Balance	5,997,529.68	
Required Reserve Amount	5,709,354.76	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	5,997,529.68	

¹ Outstanding Accrued Interest on Bonds as at end date of data's 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 The maximum asset percentage amended to 93% (from 95%) on 2016/03/07

⁴ Co-Mingling Reserve replaced by Reserve Ledger on 2016/03/07 (opening balance: €2,877,302.53)

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	4,046	9.08%	321,891,591.85	18.24%
EUR	40,514	90.92%	1,443,233,779.00	81.76%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	20,793	46.66%	413,743,896.82	15.24%
37.501 - 75.000	11,901	26.71%	649,936,604.01	23.94%
75.001 - 100.000	4,658	10.45%	411,987,654.85	15.18%
100.001 - 150.000	4,236	9.51%	526,640,238.50	19.40%
150.001 - 250.000	2,254	5.06%	429,162,534.02	15.81%
250.001 - 500.000	626	1.40%	204,516,051.20	7.53%
500.001 +	92	0.21%	78,407,990.63	2.89%
Grand Total	44,560	100.00%	2,714,394,970.03	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	29,172	65.47%	470,821,134.05	26.67%
37.501 - 75.000	9,391	21.07%	497,006,946.55	28.16%
75.001 - 100.000	2,642	5.93%	227,918,548.93	12.91%
100.001 - 150.000	2,002	4.49%	241,754,092.77	13.70%
150.001 - 250.000	1,014	2.28%	190,413,349.35	10.79%
250.001 - 500.000	283	0.64%	92,093,285.95	5.22%
500.001 +	56	0.13%	45,118,013.25	2.56%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	21/4/2020
1990-2004	9,543	21.42%	228,210,820.57	0/1/1900
2005	3,295	7.39%	167,655,956.75	9.50%
2006	4,677	10.50%	258,415,220.67	14.64%
2007	4,050	9.09%	235,390,121.60	13.34%
2008	2,483	5.57%	152,749,213.38	8.65%
2009	1,431	3.21%	79,285,829.20	4.49%
2010	1,500	3.37%	75,032,387.99	4.25%
2011	1,936	4.34%	63,086,428.18	3.57%
2012	2,808	6.30%	77,219,222.55	4.37%
2013	1,812	4.07%	45,034,727.96	2.55%
2014	601	1.35%	12,521,783.77	0.71%
2015	166	0.37%	6,272,613.01	0.36%
2016	4,790	10.75%	158,029,438.40	8.95%
2017	2,988	6.71%	95,987,761.62	5.44%
2018	1,225	2.75%	44,546,638.98	2.52%
2019	1,255	2.82%	65,687,206.23	3.72%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	5,581	12.52%	136,337,145.33	7.72%
2021 - 2025	7,703	17.29%	157,733,955.99	8.94%
2026 - 2030	6,966	15.63%	194,934,407.88	11.04%
2031 - 2035	5,404	12.13%	234,832,314.83	13.30%
2036 - 2040	5,888	13.21%	338,997,878.28	19.21%
2041 - 2045	5,172	11.61%	274,070,492.85	15.53%
2046 +	7,846	17.61%	428,219,175.69	24.26%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	10,454	23.46%	247,485,631.28	14.02%
40.01 - 60 months	1,305	2.93%	26,124,396.21	1.48%
60.01 - 90 months	4,254	9.55%	72,457,192.13	4.10%
90.01 - 120 months	3,031	6.80%	98,094,363.40	5.56%
120.01 - 150 months	2,905	6.52%	117,147,128.04	6.64%
150.01 - 180 months	2,647	5.94%	111,140,962.29	6.30%
over 180 months	19,964	44.80%	1,092,675,697.51	61.90%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,780	30.92%	668,160,225.51	37.85%
1.01% - 2.00%	12,450	27.94%	622,460,283.61	35.26%
2.01% - 3.00%	4,014	9.01%	153,564,603.63	8.70%
3.01% - 4.00%	5,992	13.45%	186,384,194.80	10.56%
4.01% - 5.00%	4,953	11.12%	69,727,376.51	3.95%
5.01% - 6.00%	754	1.69%	23,032,281.81	1.30%
6.01% - 7.00%	940	2.11%	16,737,118.91	0.95%
7.01% +	1,677	3.76%	25,059,286.06	1.42%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,238	22.98%	113,384,233.57	6.42%
20.01% - 30.00%	3,931	8.82%	101,165,610.87	5.73%
30.01% - 40.00%	4,111	9.23%	130,198,702.65	7.38%
40.01% - 50.00%	3,678	8.25%	137,169,627.30	7.77%
50.01% - 60.00%	3,558	7.98%	151,704,774.00	8.59%
60.01% - 70.00%	3,504	7.86%	167,598,569.99	9.49%
70.01% - 80.00%	3,008	6.75%	163,053,000.07	9.24%
80.01% - 90.00%	2,772	6.22%	148,558,233.29	8.42%
90.01% - 100.00%	2,658	5.96%	155,510,085.54	8.81%
100.00% +	7,102	15.94%	496,782,533.57	28.14%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,268	27.53%	166,917,164.64	9.46%
20.01% - 30.00%	5,638	12.65%	164,614,277.43	9.33%
30.01% - 40.00%	5,443	12.21%	201,058,350.99	11.39%
40.01% - 50.00%	4,935	11.07%	218,970,011.49	12.41%
50.01% - 60.00%	4,537	10.18%	238,030,415.49	13.49%
60.01% - 70.00%	4,741	10.64%	277,910,363.53	15.74%
70.01% - 80.00%	4,232	9.50%	280,048,661.32	15.87%
80.01% - 90.00%	1,692	3.80%	117,726,025.34	6.67%
90.01% - 100.00%	558	1.25%	49,382,884.18	2.80%
100.00% +	516	1.16%	50,467,216.45	2.86%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,479	10.05%	60,926,451.85	3.45%
20.01% - 30.00%	4,333	9.72%	84,956,197.61	4.81%
30.01% - 40.00%	4,822	10.37%	119,563,533.49	6.77%
40.01% - 50.00%	4,617	10.36%	155,749,762.65	8.82%
50.01% - 60.00%	4,371	9.81%	169,917,046.89	9.63%
60.01% - 70.00%	4,326	9.71%	198,011,109.39	11.22%
70.01% - 80.00%	4,914	11.03%	265,470,302.86	15.04%
80.01% - 90.00%	4,408	9.89%	237,347,953.38	13.45%
90.01% - 100.00%	3,616	8.11%	239,500,250.85	13.57%
100.00% +	4,874	10.94%	233,682,761.88	13.24%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,192	43.07%	926,486,264.00	52.49%
Thessaloniki	6,294	14.12%	247,429,241.52	14.02%
Macedonia	4,530	10.17%	122,924,882.55	6.96%
Peloponnese	3,404	7.64%	108,516,224.58	6.15%
Thessaly	2,990	6.71%	81,254,696.12	4.60%
Stereia Ellada	2,523	5.66%	76,605,194.91	4.34%
Creta Island	1,573	3.53%	56,838,150.96	3.22%
Ionian Islands	693	1.56%	23,322,204.45	1.32%
Thrace	952	2.14%	30,384,671.91	1.72%
Epirus	1,157	2.60%	32,424,920.69	1.84%
Aegean Islands	1,252	2.81%	58,938,919.17	3.34%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	968	2.17%	53,915,774.98	3.05%
12 - 24	1,295	2.91%	49,958,331.65	2.83%
24 - 36	1,931	4.33%	62,080,282.52	3.52%
36 - 60	6,142	13.78%	201,985,913.76	11.44%
60 - 96	4,468	10.03%	112,331,505.68	6.36%
over 96	29,756	66.78%	1,284,853,562.25	72.79%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6,903	15.49%	221,947,848.11	12.57%
5 - 10 years	1,031	2.31%	10,769,790.97	0.61%
10 - 15 years	2,789	6.26%	48,838,989.64	2.77%
15 - 20 years	4,512	10.13%	127,893,431.18	7.25%
20 - 25 years	6,132	13.76%	231,548,446.41	13.12%
25 - 30 years	9,463	21.24%	400,573,112.09	22.69%
30 - 35 years	5,449	12.23%	260,263,642.86	14.74%
35 years +	8,281	18.58%	463,290,099.59	26.25%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	32,268	72.41%	1,230,454,058.20	69.71%
Houses	12,292	27.59%	534,671,312.65	30.29%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,219	18.44%	324,141,884.60	18.36%
Purchase	17,556	39.40%	872,738,119.19	49.44%
Repair	9,017	20.24%	352,641,232.76	19.98%
Construction (re-mortgage)	138	0.31%	8,757,870.30	0.50%
Purchase (re-mortgage)	542	1.22%	28,296,158.56	1.60%
Repair (re-mortgage)	429	0.96%	22,468,136.24	1.27%
Equity Release	8,659	19.43%	156,081,969.19	8.84%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	35,630	79.96%	1,488,017,114.54	84.30%
Balloon	8,930	20.04%	277,108,256.31	15.70%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,960	94.17%	1,681,608,936.67	95.27%
Fixed Converting to Floating	2,452	5.50%	81,152,302.35	4.60%
Fixed to Maturity	148	0.33%	2,364,131.83	0.13%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

Fixed rate assets 4.73%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,439	5.81%	228,365,168.93	13.58%
Libor 3 Months (CHF)	931	2.22%	60,580,828.92	3.60%
ECB Tracker	8,287	19.75%	400,863,138.64	23.84%
Euribor 1 Month	2,725	6.49%	149,991,044.49	8.92%
Euribor 3 Months	13,551	32.30%	526,516,394.46	31.31%
Libor 1 Month (Euro)	95	0.23%	1,865,292.17	0.11%
Eurobank OEK's Rate	106	0.25%	1,809,704.35	0.11%
Euribor 6 Months	2	0.00%	25,218.32	0.00%
TBank OEK's Rate	27	0.06%	529,966.79	0.03%
TBank OG Rate	3	0.01%	33,165.07	0.00%
Originator Rate	13,794	32.87%	311,029,014.53	18.50%
Grand Total	41,960	100.00%	1,681,608,936.67	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	7	0.29%	316,328.81	0.39%
Libor 3 Months (CHF)	74	3.02%	2,835,599.99	3.49%
ECB Tracker	68	2.77%	3,399,292.56	4.19%
Euribor 1 Month	725	29.57%	19,514,011.49	24.05%
Euribor 3 Months	1,507	61.46%	51,785,630.46	63.81%
Originator Rate	71	2.90%	3,301,439.04	4.07%
Grand Total	2,452	100.00%	81,152,302.35	100.00%

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2016 - 31 Dec 2020	52	2.12%	1,960,364.67	2.42%
1 Jan 2021 +	2,400	97.88%	79,191,937.68	97.58%
Grand Total	2,452	100.00%	81,152,302.35	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,552	99.98%	1,764,866,862.33	99.99%
Y	8	0.02%	258,508.52	0.01%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	5	62.50%	140,874.54	54.50%
OEK Subsidy	3	37.50%	117,633.98	45.50%
Grand Total	8	100.00%	258,508.52	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	24,260	54.44%	1,123,888,811.20	63.67%
Y	20,300	45.56%	641,236,559.65	36.33%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,864	96.19%	1,636,003,705.45	92.68%
Y	1,696	3.81%	129,121,665.40	7.32%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	42,158	94.61%	1,601,085,084.17	90.71%
S	2,402	5.39%	164,040,286.68	9.29%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,435	90.74%	1,645,718,242.68	93.24%
Y	4,125	9.26%	119,407,128.17	6.76%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	43,166	96.87%	1,703,380,028.57	96.50%
Second home/Holiday houses	1,277	2.87%	57,708,748.72	3.27%
Buy-to-let/Non-Owner occupied	69	0.15%	2,396,306.46	0.14%
Other	48	0.11%	1,640,287.10	0.09%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,387	25.55%	526,449,881.70	29.83%
Other Private Employees	5,460	12.25%	243,547,807.75	13.80%
Pensioner	8,558	19.21%	220,319,641.56	12.48%
Unemployed	4,503	10.11%	137,571,661.56	7.79%
Other Self Employed	2,736	6.14%	136,086,922.50	7.71%
Bank Employee	1,884	4.23%	128,139,309.90	7.26%
Civil Servant	4,159	9.33%	120,241,285.33	6.81%
Housewife	1,187	2.66%	39,203,076.42	2.22%
Civil Servant - Policeman	771	1.73%	37,804,809.78	2.14%
Salesman	976	2.19%	37,142,875.25	2.10%
Independent Means	574	1.29%	31,443,789.44	1.78%
Teacher	988	2.22%	30,712,798.91	1.74%
Military Personnel	590	1.32%	30,279,692.25	1.72%
Lawyers - Jurists	371	0.83%	24,701,855.36	1.40%
Civil Servant Bank Employee	416	0.93%	21,479,963.14	1.22%
Grand Total	44,560	100.00%	1,765,125,370.85	100.00%