

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



Report No: **119**

Reporting Date: **21/4/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2020	31/3/2020

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) 0.52

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	92	Act/360	0.8570%	1,357,868.89	1,357,868.89
4	20-Feb-20	20-May-20	61	Act/360	0.8470%	430,558.33	-
5	20-Mar-20	22-Jun-20	32	Act/360	0.8420%	112,266.67	-
6	20-Jan-20	21-Apr-20	92	Act/360	0.8570%	591,330.00	591,330.00

* 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 31/3/2020			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	326,127,972.76	1,395,559,831.03	1,703,663,725.94	341,655,735.59	1,443,233,779.00	1,765,125,370.85
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	326,127,972.76	1,382,750,033.92	1,690,853,928.83	339,840,970.98	1,438,108,985.04	1,758,290,793.01
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	277,449,049.03	1,222,629,231.08	1,484,744,534.84	289,177,102.08	1,269,631,628.71	1,542,080,277.61
A.4	Aggregate Original Principal O/S balance	393,918,445.46	2,241,406,983.30	2,635,325,428.76	409,073,014.50	2,305,321,955.53	2,714,394,970.03
A.5	Average Current Principal O/S balance	83,217.14	35,414.91	39,322.88	84,442.84	35,623.09	39,612.33
A.6	Average Original Principal O/S balance	100,515.04	56,879.84	60,826.90	101,105.54	56,901.86	60,915.51
A.7	Maximum Current Principal O/S balance	1,082,586.11	4,155,198.77	4,155,198.77	1,082,586.11	4,169,755.13	4,169,755.13
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	3,919	39,406	43,325	4,046	40,514	44,560
A.10	Weighted Average Seasoning (years)	12.75	10.25	10.70	12.66	10.18	10.63
A.11	Weighted Average Remaining Maturity (years)	15.48	17.51	17.14	15.42	17.45	17.08
A.12	Weighted Average Current Indexed LTV percent (%)	84.11	72.96	74.98	84.32	73.31	75.32
A.13	Weighted Average Current Unindexed LTV percent (%)	62.56	53.14	54.85	62.76	53.41	55.12
A.14	Weighted Average Original LTV percent (%)	71.70	74.23	73.77	71.56	74.29	73.79
A.15	Weighted Average Interest Rate - Total (%)	0.54	1.84	1.60	0.57	1.84	1.61
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.59	1.29	1.03	0.62	1.32	1.06
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	94.19	89.16	90.07	95.30	94.04	94.27
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	3.83	7.46	6.80	2.84	4.01	3.80
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.98	2.46	2.38	1.33	1.59	1.54
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0.92	0.75	0.53	0.36	0.39
A.21	FX Rate	1.0585	-	-	1.0614	1.00	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 31/3/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		B.1	Scheduled And Paid Repayments	4,758	1,285,387.77	37,671	4,659,599.48
B.2	Partial Prepayments	0	0.00	30	91,998.72	30	91,998.72
B.3	Whole Prepayments	4	141,742.85	53	1,492,444.25	57	1,626,353.41
B.4	Total Principal Receipts (B1+B2+B3)	-	1,427,130.62	-	6,244,042.45	-	7,592,300.00

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 31/3/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		C.1	Interest From Installments	3,799	143,635.78	38,289	1,967,283.33
C.2	Interest From Overdues	1,829	1,165.09	13,240	8,997.02	15,069	10,097.72
C.3	Total Interest Receipts (C1+C2)	-	144,800.87	-	1,976,280.35	-	2,113,078.53
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		As of 31/3/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		A.1	Performing Loans	3,732	307,191,340.34	33,348	1,244,264,124.10
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	187	18,936,632.42	5,713	138,485,909.82	5,900	156,375,973.51
A.3	Totals (A1+ A2)	3,919	326,127,972.76	39,061	1,382,750,033.92	42,980	1,690,853,928.83
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	345	12,809,797.11	345	12,809,797.11
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	345	12,809,797.11	345	12,809,797.11

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		As of 31/3/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		B.1	30 Days < Installment <= 59 Days	134	12,476,134.02	4,650	104,097,397.64
B.2	60 Days < Installment <= 89 Days	53	6,460,498.40	1,063	34,388,512.18	1,116	40,491,958.94
B.3	Total (B1+B2=A4)	187	18,936,632.42	5,713	138,485,909.82	5,900	156,375,973.51
B.4	90 Days < Installment <= 119 Days	0	0.00	328	12,433,346.93	328	12,433,346.93
B.5	120 Days < Installment <= 360 Days	0	0.00	17	376,450.18	17	376,450.18
B.6	Total (B4+B5=A4)	0	0.00	345	12,809,797.11	345	12,809,797.11

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		As of 31/3/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
		A.1	Total Outstanding Balance	0.00	14,145,822.29	0.00	41,493,503.22
A.2	Number of Loans	0	120	0	1,010	0	1,130



Statutory Tests

as of 31/3/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	1,856,951.67	
Total Bonds Amount	1,341,856,951.67	
Current Outstanding Balance of Loans	1,703,663,725.94	
A. Adjusted Outstanding Principal of Loans ²	1,484,744,534.84	
B. Accrued Interest on Loans	3,110,731.70	
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	3,480,416.67	
Nominal Value (A+B+C+D-Z)	1,484,374,849.88	
Bonds / Nominal Value Assets Percentage	1,442,856,937.28	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,753,974,299.36	
Net Present Value of Liabilities	1,349,675,686.14	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	1,688,813,307.14	
Net Present Value of Liabilities	1,347,151,257.44	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	1,875,300,117.95	
Net Present Value of Liabilities	1,360,372,819.58	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	18,676,672.62	
Interest due on all series of covered bonds during 1st year	7,555,120.87	
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	6,524,213.39	
Amount credited to the account (payment to BoNY)	526,683.71	
Available (Outstanding) Reserve Amount t	6,524,213.39	

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	3,919	9.05%	308,103,894.91	18.08%
EUR	39,406	90.95%	1,395,559,831.03	81.92%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	20,205	46.64%	402,462,917.45	15.27%
37.501 - 75.000	11,592	26.76%	633,167,387.06	24.03%
75.001 - 100.000	4,527	10.45%	400,576,385.43	15.20%
100.001 - 150.000	4,125	9.52%	513,035,327.80	19.47%
150.001 - 250.000	2,192	5.06%	417,480,304.47	15.84%
250.001 - 500.000	599	1.38%	195,537,371.42	7.42%
500.001 +	85	0.20%	73,065,735.13	2.77%
Grand Total	43,325	100.00%	2,635,325,428.76	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	28,407	65.57%	457,486,474.28	26.85%
37.501 - 75.000	9,159	21.14%	484,761,710.21	28.45%
75.001 - 100.000	2,552	5.89%	220,124,803.89	12.92%
100.001 - 150.000	1,924	4.44%	232,224,903.52	13.63%
150.001 - 250.000	966	2.23%	180,860,599.39	10.62%
250.001 - 500.000	266	0.61%	86,364,699.09	5.07%
500.001 +	51	0.12%	41,840,535.56	2.46%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	9,361	21.61%	220,130,984.51	0/1/1900
2005	3,210	7.41%	162,751,508.39	9.55%
2006	4,562	10.53%	248,653,351.45	14.60%
2007	3,944	9.10%	226,634,087.41	13.30%
2008	2,394	5.53%	143,599,731.55	8.43%
2009	1,410	3.25%	77,526,811.07	4.55%
2010	1,460	3.37%	73,516,411.97	4.32%
2011	1,854	4.28%	60,753,918.50	3.57%
2012	2,726	6.29%	74,375,633.43	4.37%
2013	1,760	4.06%	43,578,773.46	2.56%
2014	586	1.35%	12,212,566.86	0.72%
2015	165	0.38%	6,228,903.28	0.37%
2016	4,469	10.32%	149,198,683.90	8.76%
2017	2,969	6.85%	95,572,755.62	5.61%
2018	1,210	2.79%	43,900,812.83	2.58%
2019	1,245	2.87%	65,028,791.71	3.82%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	5,190	11.98%	127,513,981.08	7.48%
2021 - 2025	7,585	17.51%	152,879,793.47	8.97%
2026 - 2030	6,794	15.68%	182,699,170.05	10.72%
2031 - 2035	5,264	12.15%	225,024,877.20	13.21%
2036 - 2040	5,752	13.28%	326,534,274.31	19.17%
2041 - 2045	5,026	11.60%	267,125,228.09	15.68%
2046 +	7,714	17.80%	421,886,401.74	24.76%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	10,055	23.21%	236,864,207.74	13.90%
40.01 - 60 months	1,276	2.95%	25,583,241.55	1.50%
60.01 - 90 months	4,224	9.75%	70,302,959.88	4.13%
90.01 - 120 months	2,927	6.76%	90,492,857.72	5.31%
120.01 - 150 months	2,893	6.68%	116,490,308.17	6.84%
150.01 - 180 months	2,516	5.81%	104,992,769.18	6.16%
over 180 months	19,434	44.86%	1,058,937,381.70	62.16%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,414	30.96%	649,790,838.94	38.14%
1.01% - 2.00%	12,138	28.02%	600,544,651.97	35.25%
2.01% - 3.00%	3,952	9.12%	147,128,043.10	8.64%
3.01% - 4.00%	5,622	12.98%	175,109,480.92	10.28%
4.01% - 5.00%	4,922	11.36%	68,014,667.07	3.99%
5.01% - 6.00%	731	1.69%	22,250,719.52	1.31%
6.01% - 7.00%	895	2.07%	16,381,686.92	0.96%
7.01% +	1,651	3.81%	24,443,637.50	1.43%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	10,103	23.32%	110,993,906.96	6.52%
20.01% - 30.00%	3,861	8.91%	98,342,394.43	5.77%
30.01% - 40.00%	3,984	9.20%	125,127,501.32	7.34%
40.01% - 50.00%	3,581	8.27%	135,461,389.48	7.95%
50.01% - 60.00%	3,442	7.94%	146,258,222.79	8.58%
60.01% - 70.00%	3,374	7.79%	162,587,636.06	9.54%
70.01% - 80.00%	2,919	6.74%	157,846,047.23	9.27%
80.01% - 90.00%	2,656	6.13%	142,487,234.08	8.36%
90.01% - 100.00%	2,577	5.95%	149,983,755.72	8.80%
100.00% +	6,828	15.76%	474,575,637.86	27.86%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	12,106	27.94%	163,452,454.17	9.59%
20.01% - 30.00%	5,500	12.69%	160,398,725.52	9.41%
30.01% - 40.00%	5,274	12.17%	194,898,318.01	11.44%
40.01% - 50.00%	4,768	11.01%	212,531,381.91	12.47%
50.01% - 60.00%	4,369	10.08%	229,663,794.94	13.48%
60.01% - 70.00%	4,597	10.61%	269,330,185.34	15.81%
70.01% - 80.00%	4,100	9.46%	269,877,934.29	15.84%
80.01% - 90.00%	1,604	3.70%	110,362,045.95	6.48%
90.01% - 100.00%	522	1.20%	46,590,240.48	2.73%
100.00% +	485	1.12%	46,538,645.34	2.73%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,391	10.14%	58,930,831.38	3.46%
20.01% - 30.00%	4,271	9.86%	83,146,097.27	4.88%
30.01% - 40.00%	4,518	10.43%	115,350,730.21	6.77%
40.01% - 50.00%	4,474	10.33%	149,542,303.28	8.78%
50.01% - 60.00%	4,232	9.77%	162,860,307.60	9.56%
60.01% - 70.00%	4,185	9.66%	190,521,232.51	11.18%
70.01% - 80.00%	4,788	11.05%	256,924,953.58	15.08%
80.01% - 90.00%	4,279	9.88%	230,578,730.37	13.53%
90.01% - 100.00%	3,474	8.02%	229,251,806.04	13.46%
100.00% +	4,713	10.88%	226,556,733.69	13.30%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	18,699	43.16%	895,785,361.26	52.58%
Thessaloniki	6,094	14.07%	237,415,461.11	13.94%
Macedonia	4,377	10.10%	118,558,349.30	6.96%
Peloponnese	3,324	7.67%	105,458,871.33	6.19%
Thessaly	2,919	6.74%	79,034,244.70	4.64%
Stereia Ellada	2,449	5.65%	72,919,984.95	4.28%
Creta Island	1,527	3.52%	54,638,654.22	3.21%
Ionian Islands	675	1.56%	22,628,936.11	1.33%
Thrace	918	2.12%	29,366,866.49	1.72%
Epirus	1,126	2.60%	30,875,020.58	1.81%
Aegean Islands	1,217	2.81%	56,981,975.87	3.34%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	849	1.96%	49,222,229.13	2.89%
12 - 24	1,328	3.07%	49,438,192.60	2.90%
24 - 36	1,542	3.56%	50,184,542.39	2.95%
36 - 60	6,233	14.39%	207,725,517.55	12.19%
60 - 96	4,152	9.58%	102,513,751.65	6.02%
over 96	29,221	67.45%	1,244,579,492.61	73.05%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6,568	15.16%	212,917,963.27	12.50%
5 - 10 years	1,010	2.33%	10,427,570.61	0.61%
10 - 15 years	2,706	6.25%	46,668,413.61	2.74%
15 - 20 years	4,362	10.07%	121,341,180.93	7.12%
20 - 25 years	5,952	13.74%	217,963,581.59	12.79%
25 - 30 years	9,282	21.42%	385,521,061.71	22.63%
30 - 35 years	5,301	12.24%	251,248,573.02	14.75%
35 years +	8,144	18.80%	457,575,381.21	26.86%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	31,442	72.57%	1,192,727,798.66	70.01%
Houses	11,883	27.43%	510,935,927.27	29.99%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	8,012	18.49%	310,110,670.52	18.20%
Purchase	17,142	39.57%	845,202,378.20	49.61%
Repair	8,775	20.25%	341,875,988.38	20.07%
Construction (re-mortgage)	136	0.31%	8,428,157.96	0.49%
Purchase (re-mortgage)	513	1.18%	26,793,630.86	1.57%
Repair (re-mortgage)	410	0.95%	21,087,049.91	1.24%
Equity Release	8,337	19.24%	150,165,850.11	8.81%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	34,825	80.38%	1,439,323,882.82	84.48%
Balloon	8,500	19.62%	264,339,843.12	15.52%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	40,690	93.92%	1,618,113,292.32	94.98%
Fixed Converting to Floating	2,421	5.59%	80,145,721.77	4.70%
Fixed to Maturity	214	0.49%	5,404,711.85	0.32%
Grand Total	43,325	100.00%	1,703,663,725.94	100.00%

Fixed rate assets **5.02%**
Asset WAL (in years) **8.01**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	2,364	5.81%		218,584,320.59	13.51%
Libor 3 Months (CHF)	898	2.21%		57,827,483.53	3.57%
ECB Tracker	8,123	19.96%		388,522,225.59	24.01%
Euribor 1 Month	2,696	6.63%		145,961,920.06	9.02%
Euribor 3 Months	13,081	32.15%		506,574,106.87	31.31%
Libor 1 Month (Euro)	93	0.23%		1,841,826.69	0.11%
Eurobank OEK's Rate	99	0.24%		1,705,195.80	0.11%
Euribor 6 Months	2	0.00%		24,515.53	0.00%
TBank OEK's Rate	24	0.06%		522,011.03	0.03%
TBank OG Rate	3	0.01%		32,208.36	0.00%
Originator Rate	13,307	32.70%		296,517,478.28	18.32%
Grand Total	40,690	100.00%		1,618,113,292.32	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%		316,551.00	0.39%
Libor 3 Months (CHF)	74	3.06%		2,843,308.39	3.55%
ECB Tracker	66	2.73%		3,246,872.07	4.05%
Euribor 1 Month	720	29.74%		19,421,656.91	24.23%
Euribor 3 Months	1,485	61.34%		51,084,209.73	63.74%
Originator Rate	69	2.85%		3,233,123.67	4.03%
Grand Total	2,421	100.00%		80,145,721.77	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	36	1.49%		1,415,545.17	1.77%
1 Jan 2021 +	2,385	98.51%		78,730,176.59	98.23%
Grand Total	2,421	100.00%		80,145,721.77	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,318	99.98%		1,703,447,180.30	99.99%
Y	7	0.02%		216,545.64	0.01%
Grand Total	43,325	100.00%		1,703,663,725.94	100.00%

SUBSIDISED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	5	71.43%		140,401.35	64.84%
OEK Subsidy	2	28.57%		76,144.29	35.16%
Grand Total	7	100.00%		216,545.64	100.00%

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	23,716	54.74%		1,082,101,690.54	63.52%
Y	19,609	45.26%		621,562,035.40	36.48%
Grand Total	43,325	100.00%		1,703,663,725.94	100.00%

Preferential Rate Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	41,703	96.26%		1,582,236,879.72	92.87%
Y	1,622	3.74%		121,426,846.22	7.13%
Grand Total	43,325	100.00%		1,703,663,725.94	100.00%

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	40,943	94.50%		1,541,916,254.34	90.51%
S	2,382	5.50%		161,747,471.60	9.49%
Grand Total	43,325	100.00%		1,703,663,725.94	100.00%

ADD-ON LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	39,339	90.80%		1,589,452,896.70	93.30%
Y	3,986	9.20%		114,210,829.23	6.70%
Grand Total	43,325	100.00%		1,703,663,725.94	100.00%

OCCUPANCY TYPES					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	41,971	96.87%		1,643,911,008.42	96.49%
Second home/Holiday houses	1,238	2.86%		55,893,555.05	3.28%
Buy-to-let/Non-Owner occupied	69	0.16%		2,388,483.55	0.14%
Other	47	0.11%		1,470,678.91	0.09%
Grand Total	43,325	100.00%		1,703,663,725.94	100.00%

Top 15 Profession Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	11,099	25.62%		508,364,936.03	29.84%
Unemployed	4,319	9.97%		131,009,606.98	7.69%
TEACHER	959	2.21%		29,859,049.34	1.75%
SALESMAN	965	2.23%		36,697,372.29	2.15%
Pensioner	8,292	19.14%		210,053,163.10	12.33%
Other Private Employees	5,324	12.29%		237,232,762.67	13.92%
Military Personnel	580	1.34%		29,353,648.47	1.72%
Lawyers - Jurists	357	0.82%		23,687,346.90	1.39%
Independent Means	540	1.25%		29,242,659.59	1.72%
Housewife	1,158	2.67%		37,978,273.15	2.23%
Civil Servant	4,081	9.42%		116,272,381.31	6.82%
Bank Employee	1,870	4.32%		125,932,807.18	7.39%
Other Self Employed	2,610	6.02%		129,707,617.19	7.61%
Civil Servant - Policeman	760	1.75%		37,093,457.20	2.18%
Civil Servant Bank Employee	411	0.95%		21,178,644.53	1.24%
Grand Total	43,325	100.00%		1,703,663,725.94	100.00%