

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



Report No: 122

Reporting Date: 20/07/20

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2020	30/6/2020

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

I Programme Details as of 20/7/2020

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-21	20-Jul-22
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-21	20-Jul-22
				1,340,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.94

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	21-Apr-20	20-Jul-20	90	Act/360	1.0070%	1,560,850.00	1,560,850.00
4	20-May-20	20-Aug-20	61	Act/360	0.9740%	495,116.67	-
5	22-Jun-20	21-Sep-20	28	Act/360	0.8610%	100,450.00	-
6	21-Apr-20	20-Jul-20	90	Act/360	1.0070%	679,725.00	679,725.00

* 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 30/6/2020			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	349,048,966.84	1,514,567,199.24	1,842,281,936.67	354,700,746.87	1,534,266,234.04	1,865,143,796.42
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	348,395,588.46	1,511,499,062.70	1,838,600,356.91	354,372,891.19	1,524,371,787.39	1,854,943,514.25
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	301,706,090.64	1,337,976,936.97	1,621,242,443.16	307,503,446.95	1,347,350,147.26	1,634,200,377.62
A.4	Aggregate Original Principal O/S balance	415,043,000.52	2,309,199,094.94	2,724,242,095.46	421,095,526.10	2,385,789,481.78	2,806,885,007.88
A.5	Average Current Principal O/S balance	86,057.44	38,039.16	41,992.20	86,554.60	37,355.53	41,291.65
A.6	Average Original Principal O/S balance	102,328.16	57,996.76	62,095.23	102,756.35	58,087.98	62,140.47
A.7	Maximum Current Principal O/S balance	1,084,146.86	4,155,518.44	4,155,518.44	1,082,586.11	4,140,616.69	4,140,616.69
A.8	Maximum Original Principal O/S balance	1,132,432.26	5,500,000.00	5,500,000.00	1,125,143.28	5,500,000.00	5,500,000.00
A.9	Total Number of Loans	4,056	39,816	43,872	4,098	41,072	45,170
A.10	Weighted Average Seasoning (years)	11.94	9.50	9.94	11.87	9.44	9.87
A.11	Weighted Average Remaining Maturity (years)	16.22	18.19	17.84	16.26	18.22	17.87
A.12	Weighted Average Current Indexed LTV percent (%)	82.47	73.28	74.91	81.80	73.36	74.85
A.13	Weighted Average Current Unindexed LTV percent (%)	61.39	53.57	54.96	61.33	53.60	54.97
A.14	Weighted Average Original LTV percent (%)	70.23	71.76	71.49	70.24	72.80	72.35
A.15	Weighted Average Interest Rate - Total (%)	0.55	1.80	1.58	0.59	1.81	1.60
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.65	1.33	1.08	0.70	1.35	1.11
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.43	96.36	96.73	97.07	95.97	96.17
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.14	2.71	2.43	2.00	2.28	2.23
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.24	0.73	0.64	0.84	1.10	1.06
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.19	0.20	0.20	0.09	0.64	0.55
A.21	FX Rate	1.0651	1.00	-	1.0720	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 30/6/2020 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	3,572	1,095,668.25	32,641	4,128,891.32
B.2	Partial Prepayments	0	0.00	41	282,267.67	41	282,267.67
B.3	Whole Prepayments	5	291,957.44	25	640,866.49	30	914,979.19
B.4	Total Principal Receipts (B1+B2+B3)	-	1,387,625.69	-	5,052,025.48	-	6,354,838.07

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	CHF		As of 30/6/2020 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	3,042	115,685.00	31,776	1,697,781.31
C.2	Interest From Overdues	1,167	793.10	9,048	6,482.20	10,215	7,226.82
C.3	Total Interest Receipts (C1+C2)	-	116,478.10	-	1,704,263.51	-	1,813,622.35
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	CHF		As of 30/6/2020 EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
		A.1	Performing Loans	3,985	343,586,334.40	36,820	1,459,447,997.50
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	63	4,809,254.06	2,884	52,051,065.20	2,947	56,566,372.74
A.3	Totals (A1+ A2)	4,048	348,395,588.46	39,704	1,511,499,062.70	43,752	1,838,600,356.91
A.4	In Arrears Loans 90 Days To 360 Days	8	653,378.38	112	3,068,136.54	120	3,681,579.77
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	8	653,378.38	112	3,068,136.54	120	3,681,579.77

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	CHF		As of 30/6/2020 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	50	3,974,031.41	2,458	41,000,015.66
B.2	60 Days < Installment <= 89 Days	13	835,222.65	426	11,051,049.54	439	11,835,222.53
B.3	Total (B1+B2=A4)	63	4,809,254.06	2,884	52,051,065.20	2,947	56,566,372.74
B.4	90 Days < Installment <= 119 Days	8	653,378.38	111	3,063,831.42	119	3,677,274.65
B.5	120 Days < Installment <= 360 Days	0	0.00	1	4,305.12	1	4,305.12
B.6	Total (B4+B5=A4)	8	653,378.38	112	3,068,136.54	120	3,681,579.77

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	CHF		As of 30/6/2020 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	4,405,921.86	0.00	16,535,804.75
A.2	Number of Loans	0	34	0	1,193	0	1,227



Statutory Tests

as of 30/6/2020

Outstanding Bonds Principal	1,340,000,000.00	
Outstanding Accrued Interest on Bonds ¹	2,140,752.22	
Total Bonds Amount	1,342,140,752.22	
Current Outstanding Balance of Loans	1,842,281,936.67	
A. Adjusted Outstanding Principal of Loans ²	1,621,242,443.16	
B. Accrued Interest on Loans	2,650,163.86	
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	6,298,611.11	
Nominal Value (A+B+C+D-Z)	1,617,593,995.90	
Bonds / Nominal Value Assets Percentage	1,443,162,099.16	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	1,663,725,043.65	
Net Present Value of Liabilities	1,349,935,569.58	
<i>Parallel shift +200bps of current interest rate curve</i>		Pass
Net Present Value	1,632,762,639.04	
Net Present Value of Liabilities	1,347,477,770.44	
<i>Parallel shift -200bps of current interest rate curve</i>		Pass
Net Present Value	1,821,108,008.47	
Net Present Value of Liabilities	1,374,287,654.37	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	19,381,481.16	
Interest due on all series of covered bonds during 1st year	5,349,495.57	
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	4,526,863.75	
Required Reserve Amount	4,760,954.77	
Amount credited to the account (payment to BoNY)	234,091.02	
Available (Outstanding) Reserve Amount t	4,760,954.77	

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	4,056	9.25%	327,714,737.43	17.79%
EUR	39,816	90.75%	1,514,567,199.24	82.21%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	19,979	45.54%	402,592,741.32	14.78%
37.501 - 75.000	11,951	27.24%	651,202,082.23	23.90%
75.001 - 100.000	4,614	10.52%	407,709,438.92	14.97%
100.001 - 150.000	4,263	9.72%	529,878,755.02	19.45%
150.001 - 250.000	2,313	5.27%	439,930,248.60	16.15%
250.001 - 500.000	658	1.50%	214,560,834.10	7.88%
500.001 +	94	0.21%	78,367,995.27	2.88%
Grand Total	43,872	100.00%	2,724,242,095.46	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	27,671	63.07%	462,195,596.41	25.09%
37.501 - 75.000	9,699	22.11%	514,492,609.40	27.93%
75.001 - 100.000	2,801	6.38%	241,375,621.19	13.10%
100.001 - 150.000	2,209	5.04%	266,918,341.42	14.49%
150.001 - 250.000	1,106	2.52%	206,083,325.36	11.19%
250.001 - 500.000	327	0.75%	104,972,848.11	5.70%
500.001 +	59	0.13%	46,243,694.78	2.51%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	8,393	19.13%	211,724,605.27	01/1900
2005	3,104	7.08%	157,449,333.87	8.55%
2006	4,539	10.35%	246,591,592.66	13.39%
2007	3,932	8.96%	223,207,221.79	12.12%
2008	2,370	5.40%	140,948,106.05	7.65%
2009	1,402	3.20%	76,559,065.40	4.16%
2010	1,418	3.23%	71,781,078.91	3.90%
2011	1,809	4.12%	59,866,985.38	3.25%
2012	2,645	6.03%	72,322,768.15	3.93%
2013	1,718	3.92%	42,141,685.29	2.29%
2014	569	1.30%	11,999,324.32	0.65%
2015	163	0.37%	6,192,309.89	0.34%
2016	4,229	9.64%	141,275,079.68	7.67%
2017	2,953	6.73%	95,834,203.99	5.20%
2018	1,187	2.71%	43,312,254.74	2.35%
2019	2,322	5.29%	150,460,381.52	8.17%
2020	1,119	2.55%	90,615,939.79	4.92%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	2,219	5.06%	59,944,343.38	3.25%
2021 - 2025	9,249	21.08%	206,199,720.24	11.19%
2026 - 2030	6,857	15.63%	182,625,747.44	9.91%
2031 - 2035	5,521	12.58%	239,635,018.62	13.01%
2036 - 2040	6,099	13.90%	349,676,485.08	18.98%
2041 - 2045	5,310	12.10%	289,197,625.71	15.70%
2046 +	8,617	19.64%	515,002,996.20	27.95%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,001	20.52%	227,864,765.67	12.37%
40.01 - 60 months	1,197	2.73%	24,522,119.00	1.33%
60.01 - 90 months	4,258	9.71%	72,981,243.37	3.96%
90.01 - 120 months	3,001	6.84%	94,193,228.76	5.11%
120.01 - 150 months	3,047	6.95%	120,020,713.55	6.51%
150.01 - 180 months	2,631	6.00%	115,435,779.01	6.27%
over 180 months	20,737	47.27%	1,187,264,087.31	64.45%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	13,193	30.07%	662,154,828.57	35.94%
1.01% - 2.00%	13,665	31.15%	716,729,485.69	38.90%
2.01% - 3.00%	3,672	8.37%	140,688,877.57	7.64%
3.01% - 4.00%	5,987	13.65%	193,055,860.33	10.48%
4.01% - 5.00%	4,216	9.61%	68,622,408.29	3.72%
5.01% - 6.00%	683	1.56%	21,654,915.74	1.18%
6.01% - 7.00%	849	1.94%	15,781,529.04	0.86%
7.01% +	1,607	3.66%	23,594,031.44	1.28%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	9,351	21.31%	115,927,319.75	6.29%
20.01% - 30.00%	3,952	9.01%	104,419,991.37	5.67%
30.01% - 40.00%	4,079	9.30%	133,489,618.66	7.25%
40.01% - 50.00%	3,743	8.53%	148,453,894.82	8.06%
50.01% - 60.00%	3,637	8.29%	162,974,294.68	8.85%
60.01% - 70.00%	3,588	8.18%	184,062,732.22	9.99%
70.01% - 80.00%	3,137	7.15%	179,538,554.10	9.75%
80.01% - 90.00%	2,817	6.42%	160,433,515.64	8.71%
90.01% - 100.00%	2,673	6.09%	165,071,427.33	8.96%
100.00% +	6,895	15.72%	487,910,588.11	26.48%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	11,342	25.85%	168,539,208.77	9.15%
20.01% - 30.00%	5,585	12.73%	170,062,884.64	9.23%
30.01% - 40.00%	5,405	12.32%	210,724,187.35	11.44%
40.01% - 50.00%	5,132	11.70%	243,912,391.33	13.24%
50.01% - 60.00%	4,629	10.55%	253,672,963.87	13.77%
60.01% - 70.00%	4,819	10.98%	293,944,258.77	15.96%
70.01% - 80.00%	4,228	9.64%	279,436,825.95	15.17%
80.01% - 90.00%	1,650	3.76%	120,020,020.81	6.51%
90.01% - 100.00%	548	1.25%	49,619,811.61	2.69%
100.00% +	534	1.22%	52,349,383.58	2.84%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,431	10.10%	68,330,977.79	3.71%
20.01% - 30.00%	4,342	9.90%	98,020,108.44	5.32%
30.01% - 40.00%	4,691	10.69%	137,008,385.10	7.44%
40.01% - 50.00%	4,744	10.81%	177,112,071.92	9.61%
50.01% - 60.00%	4,397	10.02%	188,247,943.94	10.22%
60.01% - 70.00%	4,377	9.98%	222,247,329.20	12.06%
70.01% - 80.00%	4,945	11.27%	278,486,273.37	15.12%
80.01% - 90.00%	4,172	9.51%	233,283,667.12	12.66%
90.01% - 100.00%	3,335	7.60%	223,833,420.99	12.15%
100.00% +	4,438	10.12%	215,711,758.79	11.71%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	19,159	43.67%	973,221,080.23	52.83%
Thessaloniki	6,196	14.12%	254,683,895.79	13.82%
Macedonia	4,388	10.00%	128,860,610.95	6.99%
Peloponnese	3,288	7.49%	111,979,456.54	6.08%
Thessaly	2,887	6.58%	85,190,057.41	4.62%
Stereia Ellada	2,433	5.55%	77,610,040.85	4.21%
Creta Island	1,526	3.48%	60,545,123.60	3.29%
Ionian Islands	667	1.52%	23,882,063.03	1.30%
Thrace	945	2.15%	31,372,094.35	1.70%
Epirus	1,112	2.53%	32,763,377.83	1.78%
Aegean Islands	1,271	2.90%	62,174,136.10	3.37%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	2,695	6.14%	208,566,986.27	11.32%
12 - 24	1,391	3.17%	57,125,314.77	3.10%
24 - 36	1,095	2.50%	36,956,114.08	2.01%
36 - 60	6,661	15.18%	220,522,244.25	11.97%
60 - 96	3,400	7.75%	81,543,597.05	4.43%
over 96	28,630	65.26%	1,237,567,680.25	67.18%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	6,308	14.38%	204,686,434.13	11.11%
5 - 10 years	1,069	2.44%	14,196,767.40	0.77%
10 - 15 years	2,865	6.53%	61,003,346.98	3.31%
15 - 20 years	4,574	10.43%	142,801,435.63	7.75%
20 - 25 years	5,518	12.58%	240,309,035.38	13.04%
25 - 30 years	9,689	22.08%	419,357,577.06	22.76%
30 - 35 years	5,780	13.17%	305,277,260.41	16.57%
35 years +	8,069	18.39%	454,650,079.70	24.68%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	31,868	72.64%	1,287,598,496.48	69.89%
Houses	12,004	27.36%	554,683,440.19	30.11%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	7,928	18.07%	337,183,825.12	18.30%
Purchase	17,379	39.61%	913,692,299.91	49.60%
Repair	9,101	20.74%	373,371,247.07	20.27%
Construction (re-mortgage)	147	0.34%	9,690,217.63	0.53%
Purchase (re-mortgage)	534	1.22%	29,215,529.21	1.59%
Repair (re-mortgage)	430	0.98%	23,076,049.94	1.25%
Equity Release	8,353	19.04%	156,052,767.78	8.47%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	37,284	84.98%	1,643,565,438.45	89.21%
Balloon	6,588	15.02%	198,716,498.22	10.79%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	41,220	93.96%	1,753,314,389.50	95.17%
Fixed Converting to Floating	2,520	5.74%	87,069,758.72	4.73%
Fixed to Maturity	132	0.30%	1,897,788.45	0.10%
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%

Fixed rate assets **4.83%**
Asset WAL (in years) **8.12**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Libor 1 Month (CHF)	2,478	6.01%	233,547,496.58	13.32%	
Libor 3 Months (CHF)	942	2.29%	64,211,462.89	3.66%	
ECB Tracker	8,027	19.47%	382,351,460.55	21.81%	
Euribor 1 Month	3,491	8.47%	213,748,813.98	12.19%	
Euribor 3 Months	13,822	33.53%	566,993,633.91	32.34%	
Libor 1 Month (Euro)	91	0.22%	1,767,954.89	0.10%	
Eurobank OEK's Rate	88	0.21%	1,626,024.00	0.09%	
Euribor 6 Months	2	0.00%	21,440.25	0.00%	
TBank OEK's Rate	23	0.06%	503,978.70	0.03%	
TBank OG Rate	3	0.01%	31,006.77	0.00%	
Originator Rate	12,253	29.73%	288,511,116.98	16.46%	
Grand Total	41,220	100.00%	1,753,314,389.50	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	0.28%	313,466.67	0.36%	
Libor 3 Months (CHF)	74	2.94%	2,827,508.08	3.25%	
ECB Tracker	67	2.66%	3,351,178.75	3.85%	
Euribor 1 Month	711	28.21%	19,341,485.14	22.21%	
Euribor 3 Months	1,595	63.29%	58,044,669.27	66.66%	
Originator Rate	66	2.62%	3,191,450.81	3.67%	
Grand Total	2,520	100.00%	87,069,758.72	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	29	1.15%	1,092,920.25	1.26%	
1 Jan 2021 +	2,491	98.85%	85,976,838.47	98.74%	
Grand Total	2,520	100.00%	87,069,758.72	100.00%	

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	43,868	99.99%	1,842,186,513.73	99.99%	
Y	4	0.01%	95,422.94	0.01%	
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%	

SUBSIDISED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Greek Government	3	75.00%	88,508.16	92.75%	
OEK Subsidy	1	25.00%	6,914.78	7.25%	
Grand Total	4	100.00%	95,422.94	100.00%	

COMBINED LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	24,945	56.86%	1,226,308,258.74	66.56%	
Y	18,927	43.14%	615,973,677.93	33.44%	
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%	

Preferential Rate Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	42,266	96.34%	1,723,846,872.38	93.57%	
Y	1,606	3.66%	118,435,064.29	6.43%	
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%	

STAFF LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	41,526	94.65%	1,684,055,699.88	91.41%	
S	2,346	5.35%	158,226,236.79	8.59%	
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%	

ADD-ON LOANS					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
N	39,702	90.50%	1,715,673,236.80	93.13%	
Y	4,170	9.50%	126,608,699.87	6.87%	
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%	

OCCUPANCY TYPES					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Owner occupied	42,442	96.74%	1,775,876,529.38	96.40%	
Second home/Holiday houses	1,316	3.00%	62,370,113.06	3.39%	
Buy-to-let/Non-Owner occupied	66	0.15%	2,461,462.80	0.13%	
Other	48	0.11%	1,573,831.44	0.09%	
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%	

Top 15 Profession Euro					
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.	
Other Professions	39,680	90.44%	1,656,282,412.96	89.90%	
Student	190	0.43%	12,619,814.50	0.69%	
Secretary	237	0.54%	10,642,974.98	0.58%	
Sailor	150	0.34%	9,270,925.66	0.50%	
Restaurateur	267	0.61%	14,748,838.48	0.80%	
Receptionist	222	0.51%	12,108,854.67	0.66%	
Farmer	695	1.58%	19,735,002.25	1.07%	
Driver	247	0.56%	9,403,843.29	0.51%	
Dentist	147	0.34%	11,272,389.03	0.61%	
Civil Engineer	194	0.44%	12,134,456.80	0.66%	
Accountant	400	0.91%	21,035,477.42	1.14%	
Civil Servant - Primary School Teachers	714	1.63%	21,475,591.25	1.17%	
Civil Servant - Nurse / Midwife	229	0.52%	8,639,312.34	0.47%	
Retail Shop Owner	258	0.59%	14,450,758.48	0.78%	
Taxi Driver	242	0.55%	8,461,284.58	0.46%	
Grand Total	43,872	100.00%	1,842,281,936.67	100.00%	