

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



Report No: 125

Reporting Date: 20/11/2020

| | | |
|-------------------------------|---------------|-------------|
| Period of Loan Data Reported: | Starting Date | Ending Date |
| | 1/10/2020 | 31/10/2020 |

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

I Programme Details as of 20/11/2020

| 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 + 0.50% | 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 + 0.50% | 20-Jul-21 | 20-Jul-22 |
| | | | | 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-Oct-20 | 20-Jan-21 | 31 | Act/360 | 0.0000% | 0.00 | - |
| 4 | 20-Aug-20 | 20-Nov-20 | 92 | Act/360 | 0.7670% | 588,033.33 | 588,033.33 |
| 5 | 21-Sep-20 | 21-Dec-20 | 60 | Act/360 | 0.7490% | 187,250.00 | - |
| 6 | 20-Oct-20 | 20-Jan-21 | 31 | Act/360 | 0.0000% | 0.00 | - |

* 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 31/10/2020 | | | 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 | 312,423,014.87 | 1,378,224,430.10 | 1,670,263,142.82 | 328,859,093.69 | 1,469,786,811.33 | 1,774,173,236.44 |
| A.2 | Aggregate Current Principal O/S balance (Bucket<=3) | 312,176,510.11 | 1,376,175,652.26 | 1,667,983,943.63 | 328,820,431.11 | 1,468,588,694.13 | 1,772,939,333.81 |
| A.3 | Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3) | 272,045,050.94 | 1,230,356,546.27 | 1,484,651,789.25 | 287,589,617.84 | 1,310,806,131.59 | 1,576,994,226.59 |
| A.4 | Aggregate Original Principal O/S balance | 363,741,168.69 | 2,083,305,065.76 | 2,447,046,234.45 | 381,724,567.41 | 2,224,522,493.91 | 2,606,247,061.32 |
| A.5 | Average Current Principal O/S balance | 90,478.72 | 38,092.49 | 42,142.18 | 89,705.15 | 37,742.97 | 41,639.44 |
| A.6 | Average Original Principal O/S balance | 105,340.62 | 57,580.09 | 61,741.09 | 104,125.63 | 57,123.99 | 61,168.02 |
| A.7 | Maximum Current Principal O/S balance | 1,085,110.86 | 4,140,275.80 | 4,140,275.80 | 1,085,110.86 | 4,155,332.03 | 4,155,332.03 |
| A.8 | Maximum Original Principal O/S balance | 1,127,457.09 | 5,500,000.00 | 5,500,000.00 | 1,116,395.41 | 5,500,000.00 | 5,500,000.00 |
| A.9 | Total Number of Loans | 3,453 | 36,181 | 39,634 | 3,666 | 38,942 | 42,608 |
| A.10 | Weighted Average Seasoning (years) | 11.69 | 9.20 | 9.64 | 11.51 | 9.04 | 9.47 |
| A.11 | Weighted Average Remaining Maturity (years) | 16.68 | 18.39 | 18.09 | 16.57 | 18.20 | 17.92 |
| A.12 | Weighted Average Current Indexed LTV percent (%) | 81.96 | 71.46 | 73.29 | 81.46 | 72.02 | 73.64 |
| A.13 | Weighted Average Current Unindexed LTV percent (%) | 61.08 | 52.90 | 54.33 | 60.67 | 53.22 | 54.50 |
| A.14 | Weighted Average Original LTV percent (%) | 70.13 | 69.85 | 69.90 | 70.32 | 70.77 | 70.69 |
| A.15 | Weighted Average Interest Rate - Total (%) | 0.49 | 1.80 | 1.57 | 0.51 | 1.77 | 1.55 |
| A.16 | Weighted Average Interest Rate - (%) - Preferential Rate | 0.55 | 1.29 | 1.00 | 0.59 | 1.29 | 1.02 |
| A.17 | OS Principal of Performing Loans - 0-29 dpd (%) | 99.02 | 98.03 | 98.20 | 98.81 | 98.21 | 98.31 |
| A.18 | OS Principal of In Arrears Loans - 30-59 dpd (%) | 0.76 | 1.42 | 1.31 | 0.76 | 1.22 | 1.14 |
| A.19 | OS Principal of In Arrears Loans - 60-89 dpd (%) | 0.14 | 0.40 | 0.36 | 0.41 | 0.50 | 0.48 |
| A.20 | OS Principal of In Arrears Loans - 90+ dpd (%) | 0.08 | 0.15 | 0.14 | 0.01 | 0.08 | 0.07 |
| A.21 | FX Rate | 1.0698 | - | - | 1.0804 | - | - |

| -B- | Principal Receipts For Performing Or Delinquent / In Arrears Loans | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
|------------|---|------------------|---------------------|------------------|---------------------|--|---------------------|
| | | As of 31/10/2020 | | As of 31/10/2020 | | As of 31/10/2020 | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| B.1 | Scheduled And Paid Repayments | 3,445 | 1,113,300.94 | 31,198 | 4,165,826.26 | 34,643 | 5,206,488.94 |
| B.2 | Partial Prepayments | 2 | 270,596.41 | 40 | 149,771.69 | 42 | 402,712.81 |
| B.3 | Whole Prepayments | 2 | 45,485.09 | 57 | 970,351.11 | 59 | 1,012,868.49 |
| B.4 | Total Principal Receipts (B1+B2+B3) | - | 1,429,382.44 | - | 5,285,949.06 | - | 6,622,070.24 |

| -C- | Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
|------------|---|------------------|-------------------|------------------|---------------------|--|---------------------|
| | | As of 31/10/2020 | | As of 31/10/2020 | | As of 31/10/2020 | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| C.1 | Interest From Installments | 3,078 | 111,735.47 | 31,145 | 1,717,469.46 | 34,223 | 1,821,914.66 |
| C.2 | Interest From Overdues | 906 | 541.64 | 8,073 | 5,001.38 | 8,979 | 5,507.68 |
| C.3 | Total Interest Receipts (C1+C2) | - | 112,277.11 | - | 1,722,470.84 | - | 1,827,422.34 |
| 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 31/10/2020 | | As of 31/10/2020 | | As of 31/10/2020 | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| A.1 | Performing Loans | 3,414 | 309,371,890.31 | 35,320 | 1,351,026,866.49 | 38,734 | 1,640,213,527.84 |
| A.2 | Delinquent/In Arrears Loans 30 Day To 89 Days | 36 | 2,804,619.80 | 815 | 25,148,785.77 | 851 | 27,770,415.79 |
| A.3 | Totals (A1+ A2) | 3,450 | 312,176,510.11 | 36,135 | 1,376,175,652.26 | 39,585 | 1,667,983,943.63 |
| A.4 | In Arrears Loans 90 Days To 360 Days | 3 | 246,504.76 | 46 | 2,048,777.84 | 49 | 2,279,199.19 |
| A.5 | Denounced Loans | 0 | 0.00 | 0 | 0.00 | 0 | 0.00 |
| A.6 | Totals (A4+ A5) | 3 | 246,504.76 | 46 | 2,048,777.84 | 49 | 2,279,199.19 |

| -B- | Breakdown of In Arrears Loans Number Of Days Past Due | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
|------------|---|------------------|---------------------|------------------|----------------------|--|----------------------|
| | | As of 31/10/2020 | | As of 31/10/2020 | | As of 31/10/2020 | |
| | | No Of Loans | Amount | No Of Loans | Amount | No Of Loans | Amount |
| B.1 | 30 Days < Installment <= 59 Days | 28 | 2,366,684.84 | 645 | 19,601,333.62 | 673 | 21,813,602.12 |
| B.2 | 60 Days < Installment <= 89 Days | 8 | 437,934.96 | 170 | 5,547,452.15 | 178 | 5,956,813.68 |
| B.3 | Total (B1+B2=A4) | 36 | 2,804,619.80 | 815 | 25,148,785.77 | 851 | 27,770,415.79 |
| B.4 | 90 Days < Installment <= 119 Days | 3 | 246,504.76 | 44 | 2,028,228.83 | 47 | 2,258,650.18 |
| B.5 | 120 Days < Installment <= 360 Days | 0 | 0.00 | 2 | 20,549.01 | 2 | 20,549.01 |
| B.6 | Total (B4+B5=A4) | 3 | 246,504.76 | 46 | 2,048,777.84 | 49 | 2,279,199.19 |

Part 3 - Replenishment Loans - Removed Loans

| -A- | Loan Amounts During The Period | CHF | | EUR | | Total € (Calculated using fixing F/X Rate) | |
|-----|--------------------------------|---------------------|---------------|---------------------|---------------|--|----------------|
| | | As of 31/10/2020 | | As of 31/10/2020 | | As of 31/10/2020 | |
| | | Replenishment Loans | Removed Loans | Replenishment Loans | Removed Loans | Replenishment Loans | Removed Loans |
| A.1 | Total Outstanding Balance | 0.00 | 15,005,995.34 | 0.00 | 86,313,564.04 | 0.00 | 100,340,480.60 |
| A.2 | Number of Loans | 0 | 206 | 0 | 2,679 | 0 | 2,885 |



Statutory Tests

as of 31/10/2020

| | | |
|---|-------------------------|-------------|
| Outstanding Bonds Principal | 1,340,000,000.00 | |
| Outstanding Accrued Interest on Bonds ¹ | 594,545.83 | |
| Total Bonds Amount | 1,340,594,545.83 | |
| Current Outstanding Balance of Loans | 1,670,263,142.82 | |
| A. Adjusted Outstanding Principal of Loans ² | 1,484,651,789.25 | |
| B. Accrued Interest on Loans | 1,782,057.52 | |
| 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 | 4,009,444.44 | |
| Nominal Value (A+B+C+D-Z) | 1,482,424,402.33 | |
| Bonds / Nominal Value Assets Percentage | 1,441,499,511.65 | |
| Nominal Value Test Result | | Pass |
| Net Present Value Test | | Pass |
| Net Present Value | 1,552,017,237.33 | |
| Net Present Value of Liabilities | 1,345,669,174.09 | |
| <i>Parallel shift +200bps of current interest rate curve</i> | | Pass |
| Net Present Value | 1,519,343,046.14 | |
| Net Present Value of Liabilities | 1,341,000,309.82 | |
| <i>Parallel shift -200bps of current interest rate curve</i> | | Pass |
| Net Present Value | 1,711,398,037.72 | |
| Net Present Value of Liabilities | 1,361,828,772.58 | |
| Interest Rate Coverage Test | | Pass |
| Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year | 17,148,546.97 | |
| Interest due on all series of covered bonds during 1st year | 1,697,181.57 | |
| 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 | 2,280,328.89 | |
| Required Reserve Amount | 1,730,745.28 | |
| Amount credited to the account (payment to BoNY) | 0.00 | |
| Available (Outstanding) Reserve Amount t | 2,280,328.89 | |

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 | 3,453 | 8.71% | 292,038,712.72 | 17.48% |
| EUR | 36,181 | 91.29% | 1,378,224,430.10 | 82.52% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| ORIGINAL LOAN AMOUNT | | | | |
|----------------------|---------------|----------------|-------------------------|----------------|
| | Num of Loans | % of loans | Principal | 1/1/2020 |
| 0 - 37.500 | 18,154 | 45.80% | 368,772,186.01 | 15.07% |
| 37.501 - 75.000 | 10,858 | 27.40% | 590,777,930.58 | 24.14% |
| 75.001 - 100.000 | 4,137 | 10.44% | 365,328,977.75 | 14.93% |
| 100.001 - 150.000 | 3,735 | 9.42% | 464,140,517.46 | 18.97% |
| 150.001 - 250.000 | 2,070 | 5.22% | 392,496,053.57 | 16.04% |
| 250.001 - 500.000 | 595 | 1.50% | 194,589,633.13 | 7.95% |
| 500.001 + | 85 | 0.21% | 70,940,935.95 | 2.90% |
| Grand Total | 39,634 | 100.00% | 2,447,046,234.45 | 100.00% |

| OUTSTANDING LOAN AMOUNT | | | | |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 37.500 | 24,961 | 62.98% | 415,089,597.58 | 24.85% |
| 37.501 - 75.000 | 8,740 | 22.05% | 462,754,401.99 | 27.71% |
| 75.001 - 100.000 | 2,529 | 6.38% | 217,790,375.48 | 13.04% |
| 100.001 - 150.000 | 2,028 | 5.12% | 245,620,963.73 | 14.71% |
| 150.001 - 250.000 | 1,013 | 2.56% | 188,765,926.06 | 11.30% |
| 250.001 - 500.000 | 312 | 0.79% | 100,154,620.65 | 6.00% |
| 500.001 + | 51 | 0.13% | 40,087,257.32 | 2.40% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| ORIGINATION DATE | | | | |
|--------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 1990-2004 | 7,769 | 19.60% | 184,378,033.08 | 01/1900 |
| 2005 | 2,576 | 6.50% | 129,042,154.93 | 7.73% |
| 2006 | 3,864 | 9.75% | 202,023,650.73 | 12.10% |
| 2007 | 3,352 | 8.46% | 188,001,034.34 | 11.26% |
| 2008 | 1,999 | 5.04% | 118,141,094.65 | 7.07% |
| 2009 | 1,245 | 3.14% | 65,893,207.75 | 3.95% |
| 2010 | 1,272 | 3.21% | 64,367,566.25 | 3.85% |
| 2011 | 1,595 | 4.02% | 53,687,727.72 | 3.21% |
| 2012 | 2,298 | 5.80% | 60,275,744.18 | 3.61% |
| 2013 | 1,540 | 3.89% | 36,660,058.17 | 2.19% |
| 2014 | 528 | 1.33% | 11,144,447.16 | 0.67% |
| 2015 | 162 | 0.41% | 6,195,974.32 | 0.37% |
| 2016 | 2,903 | 7.32% | 99,533,726.46 | 5.96% |
| 2017 | 2,908 | 7.34% | 94,448,304.40 | 5.65% |
| 2018 | 1,178 | 2.97% | 43,891,680.17 | 2.63% |
| 2019 | 2,412 | 6.09% | 155,870,333.84 | 9.33% |
| 2020 | 2,033 | 5.13% | 156,708,404.67 | 9.38% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| MATURITY DATE | | | | |
|--------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 2016 - 2020 | 1,214 | 3.06% | 36,417,152.22 | 2.18% |
| 2021 - 2025 | 8,341 | 21.05% | 176,298,004.25 | 10.56% |
| 2026 - 2030 | 6,497 | 16.39% | 162,710,333.20 | 9.74% |
| 2031 - 2035 | 5,125 | 12.93% | 216,599,123.91 | 12.97% |
| 2036 - 2040 | 5,572 | 14.06% | 316,768,033.26 | 18.97% |
| 2041 - 2045 | 4,907 | 12.38% | 270,482,654.79 | 16.19% |
| 2046 + | 7,978 | 20.13% | 490,987,841.20 | 29.40% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| REMAIN. TIME TO MATURITY | | | | |
|--------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 40 months | 7,431 | 18.75% | 183,304,231.96 | 10.97% |
| 40.01 - 60 months | 1,147 | 2.89% | 22,839,235.72 | 1.37% |
| 60.01 - 90 months | 4,316 | 10.89% | 70,467,876.66 | 4.22% |
| 90.01 - 120 months | 2,777 | 7.01% | 87,173,205.37 | 5.22% |
| 120.01 - 150 months | 2,748 | 6.93% | 105,263,043.20 | 6.30% |
| 150.01 - 180 months | 2,403 | 6.06% | 106,509,438.88 | 6.38% |
| over 180 months | 18,812 | 47.46% | 1,094,706,111.02 | 65.54% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| INTEREST RATE | | | | |
|--------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 1.00% | 11,551 | 29.14% | 598,823,503.31 | 35.91% |
| 1.01% - 2.00% | 12,604 | 31.80% | 648,202,873.29 | 38.81% |
| 2.01% - 3.00% | 3,702 | 9.34% | 137,172,478.71 | 8.21% |
| 3.01% - 4.00% | 4,753 | 11.99% | 160,553,704.79 | 9.61% |
| 4.01% - 5.00% | 4,156 | 10.49% | 67,690,926.66 | 4.05% |
| 5.01% - 6.00% | 664 | 1.68% | 20,798,098.93 | 1.25% |
| 6.01% - 7.00% | 697 | 1.76% | 14,067,859.06 | 0.84% |
| 7.01% + | 1,507 | 3.80% | 21,953,698.08 | 1.31% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| CURRENT LTV Indexed | | | | |
|---------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 20.00% | 8,958 | 22.60% | 112,134,400.66 | 6.71% |
| 20.01% - 30.00% | 3,789 | 9.56% | 104,591,411.06 | 6.26% |
| 30.01% - 40.00% | 3,799 | 9.59% | 127,021,446.86 | 7.60% |
| 40.01% - 50.00% | 3,357 | 8.47% | 135,131,119.56 | 8.09% |
| 50.01% - 60.00% | 3,388 | 8.55% | 157,343,321.72 | 9.42% |
| 60.01% - 70.00% | 3,287 | 8.29% | 174,253,619.27 | 10.43% |
| 70.01% - 80.00% | 2,797 | 7.06% | 163,223,369.35 | 9.77% |
| 80.01% - 90.00% | 2,310 | 5.83% | 130,017,398.77 | 7.78% |
| 90.01% - 100.00% | 2,277 | 5.75% | 144,498,649.56 | 8.65% |
| 100.00% + | 5,672 | 14.31% | 422,048,405.99 | 25.27% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| CURRENT LTV_Unindexed | | | | |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 20.00% | 10,892 | 27.48% | 164,138,992.79 | 9.83% |
| 20.01% - 30.00% | 5,161 | 13.02% | 163,049,573.47 | 9.76% |
| 30.01% - 40.00% | 4,942 | 12.47% | 195,687,780.56 | 11.72% |
| 40.01% - 50.00% | 4,584 | 11.57% | 220,633,041.36 | 13.21% |
| 50.01% - 60.00% | 4,040 | 10.19% | 222,865,386.76 | 13.34% |
| 60.01% - 70.00% | 4,109 | 10.37% | 255,410,492.05 | 15.29% |
| 70.01% - 80.00% | 3,534 | 8.92% | 244,644,280.08 | 14.65% |
| 80.01% - 90.00% | 1,372 | 3.46% | 107,898,640.70 | 6.46% |
| 90.01% - 100.00% | 486 | 1.23% | 45,384,404.55 | 2.72% |
| 100.00% + | 514 | 1.30% | 50,550,550.50 | 3.03% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| ORIGINAL LTV | | | | |
|---------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0.00% - 20.00% | 4,244 | 10.71% | 66,428,597.25 | 3.98% |
| 20.01% - 30.00% | 4,209 | 10.62% | 96,735,679.94 | 5.79% |
| 30.01% - 40.00% | 4,540 | 11.45% | 136,211,168.89 | 8.16% |
| 40.01% - 50.00% | 4,467 | 11.27% | 173,537,949.74 | 10.39% |
| 50.01% - 60.00% | 4,083 | 10.30% | 179,464,854.68 | 10.74% |
| 60.01% - 70.00% | 3,933 | 9.92% | 203,396,797.15 | 12.18% |
| 70.01% - 80.00% | 4,309 | 10.87% | 248,740,098.83 | 14.89% |
| 80.01% - 90.00% | 3,424 | 8.64% | 197,454,063.08 | 11.82% |
| 90.01% - 100.00% | 2,734 | 6.90% | 182,932,549.31 | 10.95% |
| 100.00% + | 3,691 | 9.31% | 185,361,383.95 | 11.10% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| LOCATION OF PROPERTY | | | | |
|-----------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Attica | 17,305 | 43.66% | 884,126,887.00 | 52.93% |
| Thessaloniki | 5,516 | 13.92% | 226,866,507.10 | 13.58% |
| Macedonia | 3,942 | 9.95% | 115,360,506.66 | 6.91% |
| Peloponnese | 2,998 | 7.56% | 101,628,593.96 | 6.08% |
| Thessaly | 2,598 | 6.55% | 75,872,078.28 | 4.54% |
| Stereia Ellada | 2,247 | 5.67% | 72,741,855.61 | 4.36% |
| Creta Island | 1,383 | 3.49% | 56,716,273.45 | 3.40% |
| Ionian Islands | 617 | 1.56% | 21,607,896.88 | 1.29% |
| Thrace | 819 | 2.07% | 27,267,165.79 | 1.63% |
| Epirus | 997 | 2.52% | 28,774,337.48 | 1.72% |
| Aegean Islands | 1,212 | 3.06% | 59,301,040.62 | 3.55% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| SEASONING | | | | |
|--------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 12 | 3,099 | 7.82% | 241,860,802.28 | 14.48% |
| 12 - 24 | 1,568 | 3.96% | 79,194,301.77 | 4.74% |
| 24 - 36 | 1,068 | 2.69% | 40,090,191.36 | 2.40% |
| 36 - 60 | 5,713 | 14.41% | 190,143,658.75 | 11.38% |
| 60 - 96 | 2,309 | 5.83% | 55,182,908.77 | 3.30% |
| over 96 | 25,877 | 65.29% | 1,063,791,279.89 | 63.69% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| LEGAL LOAN TERM | | | | |
|------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| 0 - 5 years | 4,939 | 12.46% | 161,389,916.31 | 9.66% |
| 5 - 10 years | 1,038 | 2.62% | 14,746,919.16 | 0.88% |
| 10 - 15 years | 2,723 | 6.87% | 61,774,924.47 | 3.70% |
| 15 - 20 years | 4,319 | 10.90% | 137,746,420.35 | 8.25% |
| 20 - 25 years | 5,216 | 13.16% | 224,070,531.78 | 13.42% |
| 25 - 30 years | 9,323 | 23.52% | 404,342,802.49 | 24.21% |
| 30 - 35 years | 5,378 | 13.57% | 293,979,681.38 | 17.60% |
| 35 years + | 6,698 | 16.90% | 372,211,946.88 | 22.28% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| REAL ESTATE TYPE | | | | |
|-------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Flats | 28,481 | 71.86% | 1,152,952,967.92 | 69.03% |
| Houses | 11,153 | 28.14% | 517,310,174.90 | 30.97% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| LOAN PURPOSE | | | | |
|----------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Construction | 7,263 | 18.33% | 308,334,976.37 | 18.46% |
| Purchase | 15,653 | 39.49% | 821,657,015.42 | 49.19% |
| Repair | 8,106 | 20.45% | 335,312,217.68 | 20.08% |
| Construction (re-mortgage) | 148 | 0.37% | 9,865,314.74 | 0.59% |
| Purchase (re-mortgage) | 484 | 1.22% | 26,132,631.15 | 1.56% |
| Repair (re-mortgage) | 399 | 1.01% | 21,399,411.64 | 1.28% |
| Equity Release | 7,581 | 19.13% | 147,561,575.84 | 8.83% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| INTEREST PAYMENT FREQUENCY | | | | |
|-----------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| FA | 34,561 | 87.20% | 1,518,337,871.56 | 90.90% |
| Balloon | 5,073 | 12.80% | 151,925,271.26 | 9.10% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

| INTEREST RATE TYPE | | | | |
|------------------------------|---------------|----------------|-------------------------|----------------------------|
| | Num of Loans | % of loans | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Floating | 36,573 | 92.28% | 1,561,944,069.35 | 93.51% |
| Fixed Converting to Floating | 2,571 | 6.49% | 93,231,792.63 | 5.58% |
| Fixed to Maturity | 490 | 1.24% | 15,087,280.84 | 0.90% |
| Grand Total | 39,634 | 100.00% | 1,670,263,142.82 | 100.00% |

Fixed rate assets 6.49%

| INDEX TYPE (FLOATING) | | | | | |
|-----------------------|---------------|----------------|--|-------------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Libor 1 Month (CHF) | 2,093 | 5.72% | | 209,776,245.99 | 13.43% |
| Libor 3 Months (CHF) | 825 | 2.26% | | 57,609,018.48 | 3.69% |
| ECB Tracker | 6,825 | 18.66% | | 304,234,787.85 | 19.48% |
| Euribor 1 Month | 3,512 | 9.60% | | 216,541,569.02 | 13.86% |
| Euribor 3 Months | 12,845 | 35.12% | | 541,860,692.66 | 34.69% |
| Libor 1 Month (Euro) | 87 | 0.24% | | 1,719,469.41 | 0.11% |
| Eurobank OEK's Rate | 81 | 0.22% | | 1,567,308.59 | 0.10% |
| Euribor 6 Months | 2 | 0.01% | | 18,219.04 | 0.00% |
| TBank OEK's Rate | 24 | 0.07% | | 514,355.00 | 0.03% |
| TBank OG Rate | 4 | 0.01% | | 56,144.23 | 0.00% |
| Originator Rate | 10,275 | 28.09% | | 228,046,259.08 | 14.60% |
| Grand Total | 36,573 | 100.00% | | 1,561,944,069.35 | 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 | 0.27% | | 310,068.30 | 0.33% |
| Libor 3 Months (CHF) | 73 | 2.84% | | 2,790,415.18 | 2.99% |
| ECB Tracker | 65 | 2.53% | | 3,248,135.55 | 3.48% |
| Euribor 1 Month | 705 | 27.42% | | 19,253,955.87 | 20.65% |
| Euribor 3 Months | 1,663 | 64.68% | | 64,911,119.79 | 69.62% |
| Originator Rate | 58 | 2.26% | | 2,718,097.94 | 2.92% |
| Grand Total | 2,571 | 100.00% | | 93,231,792.63 | 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 | 18 | 0.70% | | 680,316.60 | 0.73% |
| 1 Jan 2021 + | 2,553 | 99.30% | | 92,551,476.03 | 99.27% |
| Grand Total | 2,571 | 100.00% | | 93,231,792.63 | 100.00% |

| SUBSIDISED VS. NON-SUBSIDISED LOANS | | | | | |
|-------------------------------------|---------------|----------------|--|-------------------------|----------------------------|
| Subsidised flag | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 39,631 | 99.99% | | 1,670,205,183.18 | 100.00% |
| Y | 3 | 0.01% | | 57,959.64 | 0.00% |
| Grand Total | 39,634 | 100.00% | | 1,670,263,142.82 | 100.00% |

| SUBSIDISED LOANS | | | | | |
|--------------------|--------------|----------------|--|-----------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Greek Government | 2 | 66.67% | | 52,094.11 | 89.88% |
| OEK Subsidy | 1 | 33.33% | | 5,865.53 | 10.12% |
| Grand Total | 3 | 100.00% | | 57,959.64 | 100.00% |

| COMBINED LOANS | | | | | |
|--------------------|---------------|----------------|--|-------------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 22,921 | 57.83% | | 1,117,317,298.50 | 66.89% |
| Y | 16,713 | 42.17% | | 552,945,844.32 | 33.11% |
| Grand Total | 39,634 | 100.00% | | 1,670,263,142.82 | 100.00% |

| Preferential Rate Euro | | | | | |
|------------------------|---------------|----------------|--|-------------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 38,317 | 96.68% | | 1,572,480,262.62 | 94.15% |
| Y | 1,317 | 3.32% | | 97,782,880.21 | 5.85% |
| Grand Total | 39,634 | 100.00% | | 1,670,263,142.82 | 100.00% |

| STAFF LOANS | | | | | |
|--------------------|---------------|----------------|--|-------------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 37,351 | 94.24% | | 1,517,532,692.58 | 90.86% |
| S | 2,283 | 5.76% | | 152,730,450.24 | 9.14% |
| Grand Total | 39,634 | 100.00% | | 1,670,263,142.82 | 100.00% |

| ADD-ON LOANS | | | | | |
|--------------------|---------------|----------------|--|-------------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| N | 36,073 | 91.02% | | 1,553,799,543.58 | 93.03% |
| Y | 3,561 | 8.98% | | 116,463,599.24 | 6.97% |
| Grand Total | 39,634 | 100.00% | | 1,670,263,142.82 | 100.00% |

| OCCUPANCY TYPES | | | | | |
|-------------------------------|---------------|----------------|--|-------------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Owner occupied | 38,336 | 96.73% | | 1,609,309,885.89 | 96.35% |
| Second home/Holiday houses | 1,203 | 3.04% | | 57,423,879.81 | 3.44% |
| Buy-to-let/Non-Owner occupied | 60 | 0.15% | | 2,435,858.06 | 0.15% |
| Other | 35 | 0.09% | | 1,093,519.06 | 0.07% |
| Grand Total | 39,634 | 100.00% | | 1,670,263,142.82 | 100.00% |

| Top 15 Profession Euro | | | | | |
|-------------------------------|---------------|----------------|--|-------------------------|----------------------------|
| | Num of Loans | % of loans | | Principal Euro Equiv. | % of Principal Euro Equiv. |
| Other Professions | 10,265 | 25.90% | | 495,015,244.07 | 29.64% |
| Other Private Employees | 4,884 | 12.32% | | 225,518,008.88 | 13.50% |
| Pensioner | 7,478 | 18.87% | | 217,275,568.82 | 13.01% |
| Unemployed | 3,980 | 10.04% | | 130,756,615.94 | 7.83% |
| Other Self employed | 2,426 | 6.12% | | 129,188,591.95 | 7.73% |
| Bank employee | 1,829 | 4.61% | | 122,728,650.59 | 7.35% |
| Civil Servant | 3,524 | 8.89% | | 109,295,808.52 | 6.54% |
| Housewife | 1,038 | 2.62% | | 36,710,033.42 | 2.20% |
| Civil Servant - Policeman | 896 | 2.26% | | 36,343,107.10 | 2.18% |
| Salesman | 684 | 1.73% | | 34,052,283.20 | 2.04% |
| Independent means | 529 | 1.33% | | 32,931,424.46 | 1.97% |
| Teacher | 872 | 2.20% | | 28,363,257.97 | 1.70% |
| Military Personnel | 506 | 1.28% | | 26,040,542.72 | 1.56% |
| Lawyers - Jurists | 347 | 0.88% | | 25,407,041.84 | 1.52% |
| Civil Servant - Bank employee | 376 | 0.95% | | 20,636,963.33 | 1.24% |
| Grand Total | 39,634 | 100.00% | | 1,670,263,142.82 | 100.00% |