

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	Baa2	620,000,000.00	Euribor 3M + 0.50%	20-Jul-21	20-Jul-22
4	16-May-16	XS1410482951	Baa2	300,000,000.00	Euribor 3M + 1,25%	22-Feb-21	21-Feb-22
5	19-Mar-18	XS1795267514	Baa2	150,000,000.00	Euribor 3M + 1,25%	22-Mar-21	21-Mar-22
6	11-Jul-18	XS1855456106	Baa2	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%