

**EFG EUROBANK S.A.**  
**€5 billion Global Covered Bond I Programme**  
Investor Report



Report No: **125**

Reporting Date: **20/10/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	<b>1/9/2020</b>	<b>30/9/2020</b>

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

**I Programme Details**

Series	Issue Date	ISIN	Balance (in Euro)	Rating S&P	Moody's	Interest Rate	Final Maturity	Extended Final Maturity
<b>5</b>	<b>2-Nov-17</b>	<b>XS1709545641</b>	<b>500.000.000,00</b>	<b>BBB+</b>	<b>Baa1</b>	<b>2,75%</b>	<b>2-Nov-20</b>	<b>2-Nov-50</b>
			<b>500.000.000,00</b>					

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
<b>5</b>	<b>2-Nov-19</b>	<b>2-Nov-20</b>	<b>353</b>	<b>Act/Act</b>	<b>2,75%</b>	<b>13.261.612,02</b>	<b>-</b>

Fixed Rate Bonds  
Liability WAL (in years) **100%**  
**0,09**

**II Summary Loan Portfolio - Status - Removals & Replenishments - Swap Details**

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of		At Issue <sup>(*)</sup>
		30/9/2020	31/8/2020	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	658.462.281,35	664.129.038,66	679.370.795,70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	658.462.281,35	664.129.038,66	679.370.795,70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	653.174.557,74	658.614.996,51	646.633.093,77
A.4	Aggregate Original Principal O/S balance	1.182.654.961,79	1.190.816.953,71	998.036.434,95
A.5	Average Current Principal O/S balance	43.534,70	43.632,42	54.726,18
A.6	Average Original Principal O/S balance	78.192,06	78.235,13	80.396,04
A.7	Maximum Current Principal O/S balance	884.081,46	879.508,02	808.018,69
A.8	Maximum Original Principal O/S balance	1.600.000,00	1.600.000,00	1.000.000,00
A.9	Total Number of Loans	15.125,00	15.221,00	12.414
A.10	Weighted Average Seasoning (years)	10,40	10,34	8,23
A.11	Weighted Average Remaining Maturity (years)	15,44	15,48	17,81
A.12	Weighted Average Current Indexed LTV percent (%)	48,44	48,55	64,92
A.13	Weighted Average Current Unindexed LTV percent (%)	39,12	39,19	44,50
A.14	Weighted Average Original LTV percent (%)	57,90	57,95	60,15
A.15	Weighted Average Interest Rate - Total (%)	2,93	2,93	3,16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1,15	1,18	2,70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99,68	99,40	100,00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0,30	0,55	0,00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,02	0,05	0,00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0,00	0,00	0,00

<sup>(\*)</sup> Bond issue date 2 November 2017

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	Scheduled And Paid Repayments	15.986	3.912.673,60	15.256	3.796.065,40
B.2	Partial Prepayments	45	272.794,18	51	455.808,62
B.3	Whole Prepayments	37	689.761,56	22	854.457,92
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	<b>-</b>	<b>4.875.229,34</b>	<b>-</b>	<b>5.106.331,94</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	Current Period		Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
C.1	Interest From Installments	16.114	1.461.973,16	15.643	1.449.667,10
C.2	Interest From Overdues	2.261	1.883,62	1.929	1.465,91
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	<b>-</b>	<b>1.463.856,78</b>	<b>-</b>	<b>1.451.133,01</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/9/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	15.062	656.363.011,22	15.110	660.135.881,67
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	63	2.099.270,13	111	3.993.156,99
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>15.125</b>	<b>658.462.281,35</b>	<b>15.221</b>	<b>664.129.038,66</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0,00	0	0,00
A.5	Denounced Loans	0	0,00	0	0,00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0,00</b>	<b>0</b>	<b>0,00</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/9/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	58	1.990.394,80	100	3.645.733,11
B.2	60 Days < Installment <= 89 Days	5	108.875,33	11	347.423,88
<b>B.3</b>	<b>Total (B1+B2=A2)</b>	<b>63</b>	<b>2.099.270,13</b>	<b>111</b>	<b>3.993.156,99</b>
B.4	90 Days < Installment <= 119 Days	0	0,00	0	0,00
B.5	120 Days < Installment <= 360 Days	0	0,00	0	0,00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0,00</b>	<b>0</b>	<b>0,00</b>

## Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0,00	1.248.312,74
A.2	Number of Loans	0	39

III

## Statutory Tests

as of 30/9/2020

Outstanding Bonds Principal	500.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	12.547.814,21	
<b>Total Bonds Amount</b>	<b>512.547.814,21</b>	
Current Outstanding Balance of Loans	658.462.281,35	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	653.174.557,74	
B. Accrued Interest on Loans	1.614.142,07	
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	229.166,67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>654.559.533,14</b>	
Bonds / Nominal Value Assets Percentage	640.684.767,76	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	827.352.986,29	
Net Present Value of Liabilities	514.014.068,46	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	810.268.404,29	
Net Present Value of Liabilities	513.090.171,32	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	853.964.437,85	
Net Present Value of Liabilities	514.958.438,21	
<b>Interest Rate Coverage Test</b>		<b>Pass</b>
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16.418.222,62	
Interest due on all series of covered bonds during 1st year	13.750.000,00	
<b>Parameters</b>		
LTV Cap	80,00%	
Asset Percentage BoG	95,00%	
Asset Percentage <sup>3</sup>	80,00%	
Negative carry Margin	0,50%	
<b>Reserve Ledger <sup>4</sup></b>		
Opening Balance	13.750.000,00	
Required Reserve Amount	13.750.000,00	
Amount credited to the account to bring balance to Required Amount	0,00	
Available (Outstanding) Reserve Amount	13.750.000,00	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of data reporting period

<sup>2</sup> The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value.

<sup>3</sup> Committed Asset Percentage updated to 80% (from 95%) on 2015/03/10

<sup>4</sup> Co-Mingling Reserve was replaced with the Reserve Ledger on 2015/03/10 (opening balance: €15.595.979,14)

IV	<b>Portfolio Stratifications</b>
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ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	2.116	13,99%	60.824.723,98	5,14%
37.501 - 75.000	6.961	46,02%	391.205.336,42	33,08%
75.001 - 100.000	3.054	20,19%	272.418.706,39	23,03%
100.001 - 150.000	2.147	14,20%	266.147.656,29	22,50%
150.001 - 250.000	689	4,56%	130.218.821,11	11,01%
250.001 - 500.000	138	0,91%	45.937.452,30	3,88%
500.001 +	20	0,13%	15.902.265,30	1,34%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>1.182.654.961,79</b>	<b>100,00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 37.500	8.288	54,80%	170.929.435,96	25,96%
37.501 - 75.000	4.767	31,52%	248.898.990,93	37,80%
75.001 - 100.000	1.077	7,12%	92.241.108,61	14,01%
100.001 - 150.000	714	4,72%	84.759.066,36	12,87%
150.001 - 250.000	225	1,49%	41.561.920,20	6,31%
250.001 - 500.000	45	0,30%	14.100.416,63	2,14%
500.001 +	9	0,06%	5.971.342,66	0,91%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1995-2004	2.706	17,89%	78.769.993,76	11,96%
2005	1.787	11,81%	59.777.881,69	9,08%
2006	1.826	12,07%	54.576.235,14	8,29%
2007	815	5,39%	28.915.491,25	4,39%
2008	477	3,15%	19.457.055,70	2,95%
2009	720	4,76%	36.628.173,21	5,56%
2010	1.582	10,46%	94.727.774,49	14,39%
2011	1.581	10,45%	84.824.192,98	12,88%
2012	700	4,63%	34.812.344,87	5,29%
2013	454	3,00%	23.045.424,18	3,50%
2014	386	2,55%	21.278.100,86	3,23%
2015	507	3,35%	27.175.896,90	4,13%
2016	510	3,37%	28.977.413,25	4,40%
2017	353	2,33%	21.901.968,08	3,33%
2018	273	1,80%	17.025.063,84	2,59%
2019	292	1,93%	17.266.962,64	2,62%
2020	156	1,03%	9.302.308,51	1,41%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

MATURITY DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
2016 - 2020	131	0,87%	235.917,21	0,04%
2021 - 2025	3.051	20,17%	46.054.666,20	6,99%
2026 - 2030	3.714	24,56%	123.975.053,79	18,83%
2031 - 2035	3.446	22,78%	164.392.368,75	24,97%
2036 - 2040	2.492	16,48%	152.996.295,67	23,24%
2041 - 2045	1.512	10,00%	112.099.663,28	17,02%
2046 +	779	5,15%	58.708.316,45	8,92%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 40 months	1.770	11,70%	15.472.264,11	2,35%
40.01 - 60 months	1.162	7,68%	24.752.105,42	3,76%
60.01 - 90 months	1.677	11,09%	44.679.415,10	6,79%
90.01 - 120 months	1.858	12,28%	68.369.389,67	10,38%
120.01 - 150 months	1.950	12,89%	81.732.491,19	12,41%
150.01 - 180 months	1.499	9,91%	76.723.487,80	11,65%
over 180 months	5.209	34,44%	346.733.128,06	52,66%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 1.00%	205	1,36%	9.936.808,08	1,51%
1.01% - 2.00%	4.507	29,80%	187.645.173,73	28,50%
2.01% - 3.00%	3.624	23,96%	153.504.671,59	23,31%
3.01% - 4.00%	3.536	23,38%	192.757.436,35	29,27%
4.01% - 5.00%	2.279	15,07%	86.890.662,73	13,20%
5.01% - 6.00%	745	4,93%	23.310.468,52	3,54%
6.01% - 7.00%	214	1,41%	4.166.849,73	0,63%
7.01% +	15	0,10%	250.210,62	0,04%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

CURRENT LTV_Indexed (Euro by Daily FIX Rate)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 20.00%	3.780	24,99%	62.199.343,32	9,45%
20.01% - 30.00%	2.309	15,27%	78.437.456,81	11,91%
30.01% - 40.00%	2.291	15,15%	99.793.964,59	15,16%
40.01% - 50.00%	2.181	14,42%	115.903.806,10	17,60%
50.01% - 60.00%	1.812	11,98%	112.244.629,89	17,05%
60.01% - 70.00%	1.398	9,24%	94.272.211,58	14,32%
70.01% - 80.00%	746	4,93%	51.566.026,72	7,83%
80.01% - 90.00%	383	2,53%	25.384.560,67	3,86%
90.01% - 100.00%	198	1,31%	16.147.524,54	2,45%
100.00% +	27	0,18%	2.512.757,13	0,38%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>CURRENT LTV_Unindexed (Euro by Daily FX Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	5.082	33,60%	101.923.631,25	15,48%
20.01% - 30.00%	2.759	18,24%	113.539.344,99	17,24%
30.01% - 40.00%	2.695	17,82%	135.624.715,75	20,60%
40.01% - 50.00%	2.159	14,27%	129.958.681,71	19,74%
50.01% - 60.00%	1.419	9,38%	97.377.074,13	14,79%
60.01% - 70.00%	795	5,26%	61.901.916,37	9,40%
70.01% - 80.00%	206	1,36%	16.982.870,30	2,58%
80.01% - 90.00%	7	0,05%	676.433,07	0,10%
90.01% - 100.00%	3	0,02%	477.613,78	0,07%
100.00% +	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>ORIGINAL LTV (Euro by Daily FX Rate)</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	512	3,39%	13.272.293,65	2,02%
20.01% - 30.00%	1.136	7,51%	33.925.687,71	5,15%
30.01% - 40.00%	1.971	13,03%	71.061.908,38	10,79%
40.01% - 50.00%	2.663	17,61%	110.874.583,77	16,84%
50.01% - 60.00%	2.877	19,02%	136.428.072,35	20,72%
60.01% - 70.00%	2.603	17,21%	126.220.995,40	19,17%
70.01% - 80.00%	2.377	15,72%	115.825.960,91	17,59%
80.01% - 90.00%	677	4,48%	34.204.411,67	5,19%
90.01% - 100.00%	262	1,73%	14.501.706,72	2,20%
100.00% +	47	0,31%	2.146.660,79	0,33%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6.223	41,14%	302.068.968,99	45,87%
Thessaloniki	2.146	14,19%	87.395.713,93	13,27%
Macedonia	1.743	11,52%	62.943.237,15	9,56%
Peloponnese	1.038	6,86%	41.049.833,52	6,23%
Thessaly	1.057	6,99%	39.361.161,68	5,98%
Sterea Ellada	832	5,50%	32.319.174,85	4,91%
Creta Island	524	3,46%	25.199.396,69	3,83%
Ionian Islands	236	1,56%	10.633.155,59	1,61%
Thrace	507	3,35%	19.167.651,39	2,91%
Epirus	393	2,60%	15.518.230,35	2,36%
Aegean Islands	426	2,82%	22.805.757,21	3,46%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	275	1,82%	15.128.192,19	2,30%
12 - 24	240	1,59%	15.124.929,75	2,30%
24 - 36	251	1,66%	16.785.364,63	2,55%
36 - 60	914	6,04%	53.213.507,41	8,08%
60 - 96	1.321	8,73%	69.570.442,20	10,57%
over 96	12.124	80,16%	488.639.845,17	74,21%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	12	0,08%	142.406,91	0,02%
5 - 10 years	396	2,62%	7.729.020,22	1,17%
10 - 15 years	2.332	15,42%	53.396.150,28	8,11%
15 - 20 years	3.942	26,06%	133.341.068,87	20,25%
20 - 25 years	3.343	22,10%	159.919.351,37	24,29%
25 - 30 years	3.647	24,11%	210.181.852,65	31,92%
30 - 35 years	724	4,79%	48.528.852,82	7,37%
35 years +	729	4,82%	45.223.578,23	6,87%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11.739	77,61%	480.346.093,50	72,95%
Houses	3.386	22,39%	178.116.187,85	27,05%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3.333	22,04%	147.605.908,20	22,42%
Purchase	9.479	62,67%	432.560.476,69	65,69%
Repair	2.126	14,06%	70.562.952,26	10,72%
Construction (re-mortgage)	21	0,14%	645.822,36	0,10%
Purchase (re-mortgage)	120	0,79%	5.227.969,55	0,79%
Repair (re-mortgage)	46	0,30%	1.859.152,29	0,28%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	15.091	99,78%	655.899.900,68	99,61%
Balloon	34	0,22%	2.562.380,67	0,39%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14.436	95,44%	630.823.468,17	95,80%
Fixed Converting to Floating	566	3,74%	25.816.741,33	3,92%
Fixed to Maturity	123	0,81%	1.822.071,85	0,28%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

Fixed rate assets 4,20%  
Asset WAL (in years) 6,61

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	4.453	30,85%	132.233.147,27	20,96%
Euribor 1 Month	350	2,42%	13.297.443,12	2,11%
Euribor 3 Months	7.238	50,14%	401.363.161,50	63,63%
Libor 1 Month (Euro)	24	0,17%	536.596,42	0,09%
TBank OEK's Rate	1	0,01%	43.869,19	0,01%
Originator Rate	2.366	16,39%	83.295.673,98	13,20%
Euribor 6 Months	4	0,03%	53.576,69	0,01%
<b>Grand Total</b>	<b>14.436</b>	<b>100,00%</b>	<b>630.823.468,17</b>	<b>100,00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	116	20,49%	4.104.770,89	15,90%
Euribor 1 Month	55	9,72%	1.498.048,01	5,80%
Euribor 3 Months	283	50,00%	15.370.198,30	59,54%
Originator Rate	112	19,79%	4.843.724,13	18,76%
<b>Grand Total</b>	<b>566</b>	<b>100,00%</b>	<b>25.816.741,33</b>	<b>100,00%</b>

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1 Jan 2016 - 31 Dec 2020	2	0,35%	14.384,82	0,06%
1 Jan 2021 +	564	99,65%	25.802.356,51	99,94%
<b>Grand Total</b>	<b>566</b>	<b>100,00%</b>	<b>25.816.741,33</b>	<b>100,00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15.125	100,00%	658.462.281,35	100,00%
Y				
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Greek Government Subsidy	0	0,00%	0,00	0,00%
OEK Subsidy	0	0,00%	0,00	0,00%
Greek Government & OEK Subsidy	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>0</b>	<b>0,00%</b>	<b>0,00</b>	<b>0,00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14.974	99,00%	652.458.429,61	99,09%
Y	151	1,00%	6.003.851,74	0,91%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14.974	99,00%	652.458.429,61	99,09%
Y	151	1,00%	6.003.851,74	0,91%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

STAFF LOANS EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15.125	100,00%	658.462.281,35	100,00%
Y				
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14.743	97,47%	647.371.204,21	98,32%
Y	382	2,53%	11.091.077,14	1,68%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Owner occupied	14.106	93,26%	613.782.806,68	93,21%
Second home/Holiday houses	954	6,31%	41.760.465,63	6,34%
Buy-to-let/Non-Owner occupied	23	0,15%	1.066.777,78	0,16%
Other	42	0,28%	1.852.231,26	0,28%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS Principal	% of OS Principal
Other Professions	4.363	28,85%	217.757.952,36	33,07%
Other Private Employees	2.330	15,40%	98.416.861,09	14,95%
Pensioner	2.522	16,67%	79.708.996,71	12,11%
Civil Servant	1.423	9,41%	60.947.865,35	9,26%
Other Self Employed	733	4,85%	39.481.638,71	6,00%
Civil Servant - Policeman	630	4,17%	30.373.033,62	4,61%
Teacher	510	3,37%	21.688.806,55	3,29%
Military Personnel	436	2,88%	20.390.677,91	3,10%
Unemployed	570	3,77%	19.538.385,46	2,97%
Salesman	380	2,51%	15.549.454,52	2,36%
Civil Servant - Primary School Teachers	339	2,24%	14.786.777,34	2,25%
Housewife	300	1,98%	11.405.897,85	1,73%
Lawyers-Jurists	177	1,17%	10.523.303,33	1,60%
Accountant	228	1,51%	10.359.008,02	1,57%
Civil Servant - Bank Employee	184	1,22%	7.533.622,53	1,14%
<b>Grand Total</b>	<b>15.125</b>	<b>100,00%</b>	<b>658.462.281,35</b>	<b>100,00%</b>