

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



Report No: **125**

Reporting Date: **21/9/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/8/2020	31/8/2020

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	Rating Moody's	Interest Rate	Final Maturity	Extended Final Maturity
5	2-Nov-17	XS1709545641	500,000,000.00	BBB+	Baa1	2.75%	2-Nov-20	2-Nov-50
			500,000,000.00					

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
5	2-Nov-19	2-Nov-20	324	Act/Act	2.75%	12,172,131.15	-

Fixed Rate Bonds **100%**
Liability WAL (in years) **0.17**

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

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of		At Issue ^(*)
		31/8/2020	31/7/2020	As at 31/10/2017
A.1	Aggregate Current Principal O/S balance	664,129,038.66	669,761,891.12	679,370,795.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	664,129,038.66	669,651,256.86	679,370,795.70
A.3	Aggregate Current Principal O/S balance (trimmed to 80% Index, LTV limit & Bucket<=3)	658,614,996.51	663,997,327.57	646,633,093.77
A.4	Aggregate Original Principal O/S balance	1,190,816,953.71	1,196,077,435.23	998,036,434.95
A.5	Average Current Principal O/S balance	43,632.42	43,806.78	54,726.18
A.6	Average Original Principal O/S balance	78,235.13	78,231.24	80,396.04
A.7	Maximum Current Principal O/S balance	879,508.02	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	15,221.00	15,289.00	12,414
A.10	Weighted Average Seasoning (years)	10.34	10.27	8.23
A.11	Weighted Average Remaining Maturity (years)	15.48	15.53	17.81
A.12	Weighted Average Current Indexed LTV percent (%)	48.55	48.68	64.92
A.13	Weighted Average Current Unindexed LTV percent (%)	39.19	39.30	44.50
A.14	Weighted Average Original LTV percent (%)	57.95	57.96	60.15
A.15	Weighted Average Interest Rate - Total (%)	2.93	2.96	3.16
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	1.18	1.19	2.70
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.40	99.54	100.00
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.55	0.39	0.00
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.05	0.05	0.00
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.02	0.00

^(*) 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	15,256	3,796,065.40	16,402	3,996,154.54
B.2	Partial Prepayments	51	455,808.62	52	468,569.48
B.3	Whole Prepayments	22	854,457.92	23	882,199.19
B.4	Total Principal Receipts (B1+B2+B3)	-	5,106,331.94	-	5,346,923.21

-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	15,643	1,449,667.10	16,785	1,541,877.84
C.2	Interest From Overdues	1,929	1,465.91	2,105	1,586.54
C.3	Total Interest Receipts (C1+C2)	-	1,451,133.01	-	1,543,464.38
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/8/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
A.1	Performing Loans	15,110	660,135,881.67	15,216	666,703,674.07
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	111	3,993,156.99	70	2,947,582.79
A.3	Totals (A1+ A2)	15,221	664,129,038.66	15,286	669,651,256.86
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	3	110,634.26
A.5	Denounced Loans	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	3	110,634.26

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/8/2020		As at Previous Period	
		No Of Loans	Amount (Eur)	No Of Loans	Amount (Eur)
B.1	30 Days < Installment <= 59 Days	100	3,645,733.11	61	2,644,828.88
B.2	60 Days < Installment <= 89 Days	11	347,423.88	9	302,753.91
B.3	Total (B1+B2=A2)	111	3,993,156.99	70	2,947,582.79
B.4	90 Days < Installment <= 119 Days	0	0.00	2	71,438.73
B.5	120 Days < Installment <= 360 Days	0	0.00	1	39,195.53
B.6	Total (B4+B5=A4)	0	0.00	3	110,634.26

Part 3 - Replenished Loans - Removed Loans

-A-	Loan Amounts During The Period	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	530,885.87
A.2	Number of Loans	0	22

III Statutory Tests as of 31/8/2020

Outstanding Bonds Principal	500,000,000.00	
Outstanding Accrued Interest on Bonds ¹	11,420,765.03	
Total Bonds Amount	511,420,765.03	
Current Outstanding Balance of Loans	664,129,038.66	
A. Adjusted Outstanding Principal of Loans ²	658,614,996.51	
B. Accrued Interest on Loans	1,543,623.19	
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	437,500.00	
Nominal Value (A+B+C+D-Z)	659,721,119.70	
Bonds / Nominal Value Assets Percentage	639,275,956.28	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	832,937,914.47	
Net Present Value of Liabilities	514,154,128.28	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	815,741,101.76	
Net Present Value of Liabilities	512,392,577.76	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	858,649,024.21	
Net Present Value of Liabilities	515,957,658.62	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	16,717,392.31	
Interest due on all series of covered bonds during 1st year	13,750,000.00	
Parameters		
LTV Cap	80.00%	
Asset Percentage BoG	95.00%	
Asset Percentage ³	80.00%	
Negative carry Margin	0.50%	
Reserve Ledger ⁴		
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	

0.00

¹ Outstanding Accrued Interest on Bonds as at end date of data 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 Committed Asset Percentage updated to 80% (from 95%) on 2015/03/10

⁴ Co-Mingling Reserve was replaced with the Reserve Ledger on 2015/03/10 (opening balance: €15,595,979.14)

IV	Portfolio Stratifications
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ORIGINAL LOAN AMOUNT				
	Num of loans	% of loans	Disbursed Amount	% of Disbursed
0 - 37.500	2,117	13.91%	61,073,157.65	5.13%
37.501 - 75.000	7,020	46.12%	394,658,887.46	33.14%
75.001 - 100.000	3,072	20.18%	273,968,827.14	23.01%
100.001 - 150.000	2,157	14.17%	267,303,446.20	22.45%
150.001 - 250.000	695	4.57%	131,222,328.46	11.02%
250.001 - 500.000	140	0.92%	46,688,041.50	3.92%
500.001 +	20	0.13%	15,902,265.30	1.34%
Grand Total	15,221	100.00%	1,190,816,953.71	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 37.500	8,297	54.51%	171,023,683.30	25.75%
37.501 - 75.000	4,832	31.75%	252,057,946.86	37.95%
75.001 - 100.000	1,089	7.15%	93,231,316.36	14.04%
100.001 - 150.000	717	4.71%	84,980,348.04	12.80%
150.001 - 250.000	230	1.51%	42,232,033.13	6.36%
250.001 - 500.000	47	0.31%	14,624,498.95	2.20%
500.001 +	9	0.06%	5,979,212.02	0.90%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
1995-2004	2,732	17.95%	80,071,941.01	12.06%
2005	1,822	11.97%	60,399,779.67	9.09%
2006	1,830	12.02%	55,104,614.50	8.30%
2007	816	5.36%	29,155,998.59	4.39%
2008	477	3.13%	19,600,644.03	2.95%
2009	728	4.78%	37,216,189.03	5.60%
2010	1,587	10.43%	95,352,784.86	14.36%
2011	1,586	10.42%	85,253,707.74	12.84%
2012	704	4.63%	35,230,206.51	5.30%
2013	455	2.99%	23,130,916.27	3.48%
2014	387	2.54%	21,354,709.63	3.22%
2015	510	3.35%	27,315,463.71	4.11%
2016	510	3.35%	29,066,177.47	4.38%
2017	354	2.33%	22,043,848.03	3.32%
2018	275	1.81%	17,162,425.78	2.58%
2019	292	1.92%	17,338,228.76	2.61%
2020	156	1.02%	9,331,403.07	1.41%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

MATURITY DATE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
2016 - 2020	172	1.13%	461,228.86	0.07%
2021 - 2025	3,070	20.17%	47,451,034.34	7.14%
2026 - 2030	3,727	24.49%	125,315,585.04	18.87%
2031 - 2035	3,455	22.70%	165,539,012.34	24.93%
2036 - 2040	2,502	16.44%	153,970,909.94	23.18%
2041 - 2045	1,516	9.96%	112,613,271.32	16.96%
2046 +	779	5.12%	58,777,996.82	8.85%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0 - 40 months	1,780	11.69%	15,702,978.40	2.36%
40.01 - 60 months	1,169	7.68%	25,087,289.51	3.78%
60.01 - 90 months	1,688	11.09%	45,290,814.46	6.82%
90.01 - 120 months	1,809	11.88%	65,895,963.15	9.92%
120.01 - 150 months	1,970	12.94%	82,198,096.34	12.38%
150.01 - 180 months	1,495	9.82%	77,351,216.53	11.65%
over 180 months	5,310	34.89%	352,602,680.27	53.09%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

INTEREST RATE - EURO DENOMINATED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 1.00%	190	1.25%	9,449,902.63	1.42%
1.01% - 2.00%	4,521	29.70%	188,443,351.29	28.37%
2.01% - 3.00%	3,652	23.99%	154,651,858.69	23.29%
3.01% - 4.00%	3,540	23.26%	194,184,857.13	29.24%
4.01% - 5.00%	2,330	15.31%	89,404,856.85	13.46%
5.01% - 6.00%	757	4.97%	23,485,378.03	3.54%
6.01% - 7.00%	216	1.42%	4,255,266.15	0.64%
7.01% +	15	0.10%	253,567.89	0.04%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

CURRENT LTV_Indexed (Euro by Daily FIX Rate)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
0.00% - 20.00%	3,790	24.90%	62,633,495.00	9.43%
20.01% - 30.00%	2,317	15.22%	78,775,426.40	11.86%
30.01% - 40.00%	2,294	15.07%	100,096,749.56	15.07%
40.01% - 50.00%	2,192	14.40%	116,360,455.58	17.52%
50.01% - 60.00%	1,821	11.96%	113,009,981.50	17.02%
60.01% - 70.00%	1,428	9.38%	96,005,874.33	14.46%
70.01% - 80.00%	755	4.96%	52,296,455.74	7.87%
80.01% - 90.00%	386	2.54%	25,610,914.13	3.86%
90.01% - 100.00%	207	1.36%	16,549,011.68	2.49%
100.00% +	31	0.20%	2,790,674.74	0.42%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

CURRENT LTV_Unindexed (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	5,095	33.47%	102,493,915.99	15.43%
20.01% - 30.00%	2,780	18.26%	114,041,241.73	17.17%
30.01% - 40.00%	2,696	17.71%	136,456,253.62	20.55%
40.01% - 50.00%	2,193	14.41%	132,114,008.10	19.89%
50.01% - 60.00%	1,414	9.29%	97,247,770.29	14.64%
60.01% - 70.00%	817	5.37%	63,174,649.05	9.51%
70.01% - 80.00%	211	1.39%	17,138,640.47	2.58%
80.01% - 90.00%	10	0.07%	897,149.89	0.14%
90.01% - 100.00%	4	0.03%	504,469.69	0.08%
100.00% +	1	0.01%	58,939.83	0.01%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

ORIGINAL LTV (Euro by Daily F/X Rate)				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0.00% - 20.00%	501	3.29%	13,086,335.72	1.97%
20.01% - 30.00%	1,151	7.56%	34,531,040.07	5.20%
30.01% - 40.00%	1,982	13.02%	71,694,621.54	10.80%
40.01% - 50.00%	2,675	17.57%	111,438,139.25	16.78%
50.01% - 60.00%	2,894	19.01%	136,911,591.44	20.62%
60.01% - 70.00%	2,624	17.24%	127,626,564.65	19.22%
70.01% - 80.00%	2,404	15.79%	117,489,777.10	17.69%
80.01% - 90.00%	678	4.45%	34,455,998.42	5.19%
90.01% - 100.00%	264	1.73%	14,643,222.63	2.20%
100.00% +	48	0.32%	2,251,747.84	0.34%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Attica	6,258	41.11%	304,621,695.84	45.87%
Thessaloniki	2,156	14.16%	88,118,086.54	13.27%
Macedonia	1,758	11.55%	63,618,530.61	9.58%
Peloponnese	1,049	6.89%	41,534,262.54	6.25%
Thessaly	1,067	7.01%	39,705,906.07	5.98%
Stereia Ellada	835	5.49%	32,552,193.21	4.90%
Creta Island	528	3.47%	25,352,189.74	3.82%
Ionian Islands	238	1.56%	10,709,565.03	1.61%
Thrace	512	3.36%	19,375,211.09	2.92%
Epirus	393	2.58%	15,628,260.07	2.35%
Aegean Islands	427	2.81%	22,913,137.92	3.45%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

SEASONING				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 12	304	2.00%	17,600,669.09	2.65%
12 - 24	232	1.52%	14,232,425.55	2.14%
24 - 36	255	1.68%	17,217,627.33	2.59%
36 - 60	923	6.06%	53,245,176.56	8.02%
60 - 96	1,332	8.75%	69,835,465.96	10.52%
over 96	12,175	79.99%	491,997,674.17	74.08%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
0 - 5 years	13	0.09%	153,088.61	0.02%
5 - 10 years	400	2.63%	7,911,167.65	1.19%
10 - 15 years	2,368	15.56%	54,364,451.14	8.19%
15 - 20 years	3,971	26.09%	134,966,064.38	20.32%
20 - 25 years	3,356	22.05%	161,126,894.14	24.26%
25 - 30 years	3,656	24.02%	211,434,474.34	31.84%
30 - 35 years	725	4.76%	48,743,054.30	7.34%
35 years +	732	4.81%	45,429,844.10	6.84%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Flats	11,808	77.58%	484,372,291.03	72.93%
Houses	3,413	22.42%	179,756,747.63	27.07%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Construction	3,358	22.06%	149,032,586.24	22.44%
Purchase	9,532	62.62%	436,057,741.76	65.66%
Repair	2,143	14.08%	71,166,172.01	10.72%
Construction (re-mortgage)	21	0.14%	653,468.84	0.10%
Purchase (re-mortgage)	121	0.79%	5,349,694.09	0.81%
Repair (re-mortgage)	46	0.30%	1,869,375.72	0.28%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
FA	15,183	99.75%	661,335,691.99	99.58%
Balloon	38	0.25%	2,793,346.67	0.42%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	OS_Principal	% of OS_Principal
Floating	14,539	95.52%	636,355,302.50	95.82%
Fixed Converting to Floating	566	3.72%	25,945,203.88	3.91%
Fixed to Maturity	116	0.76%	1,828,532.28	0.28%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

Fixed rate assets 4.18%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	4,506	30.99%	133,900,228.41	21.04%
Euribor 1 Month	353	2.43%	13,452,843.28	2.11%
Euribor 3 Months	7,265	49.97%	403,805,393.68	63.46%
Labor 1 Month (Euro)	28	0.19%	777,079.12	0.12%
TBank OEK's Rate	1	0.01%	43,433.41	0.01%
Originator Rate	2,382	16.38%	84,321,782.10	13.25%
Euribor 6 Months	4	0.03%	54,542.50	0.01%
Grand Total	14,539	100.00%	636,355,302.50	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	OS Principal	% of OS Principal
ECB Tracker	116	20.49%	4,132,970.12	15.93%
Euribor 1 Month	55	9.72%	1,513,397.66	5.83%
Euribor 3 Months	283	50.00%	15,436,281.81	59.50%
Originator Rate	112	19.79%	4,862,554.29	18.74%
Grand Total	566	100.00%	25,945,203.88	100.00%

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%	14,748.60	0.06%
1 Jan 2021 +	564	99.65%	25,930,455.28	99.94%
Grand Total	566	100.00%	25,945,203.88	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,221	100.00%	664,129,038.66	100.00%
Y				
Grand Total	15,221	100.00%	664,129,038.66	100.00%

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%
Grand Total	0	0.00%	0.00	0.00%

COMBINED LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,725	96.74%	646,360,656.12	97.32%
Y	496	3.26%	17,768,382.54	2.68%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

PREFERENTIAL RATE EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,069	99.00%	658,047,247.68	99.08%
Y	152	1.00%	6,081,790.98	0.92%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

STAFF LOANS EUR				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	15,221	100.00%	664,129,038.66	100.00%
Y				
Grand Total	15,221	100.00%	664,129,038.66	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	OS Principal	% of OS Principal
N	14,838	97.48%	652,953,533.39	98.32%
Y	383	2.52%	11,175,505.27	1.68%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

OCCUPANCY TYPE				
	Num of Loans	% of loans	OS Principal	% of OS Principal
Owner occupied	14,199	93.29%	619,140,864.64	93.23%
Second home/Holiday houses	957	6.29%	42,055,224.57	6.33%
Buy-to-let/Non-Owner occupied	23	0.15%	1,072,022.19	0.16%
Other	42	0.28%	1,860,927.26	0.28%
Grand Total	15,221	100.00%	664,129,038.66	100.00%

Top 15 Profession Euro				
Professions	Num of Loans	% of loans	OS Principal	% of OS Principal
Other Professions	4,394	28.87%	219,418,298.32	33.04%
Other Private Employees	2,334	15.33%	98,872,299.60	14.89%
Pensioner	2,537	16.67%	80,556,734.05	12.13%
Civil Servant	1,429	9.39%	61,456,685.61	9.25%
Other Self Employed	747	4.91%	40,419,361.00	6.09%
Civil Servant - Policeman	633	4.16%	30,634,353.67	4.61%
Teacher	514	3.38%	21,968,253.62	3.31%
Military Personnel	439	2.88%	20,525,742.76	3.09%
Unemployed	575	3.78%	19,719,638.94	2.97%
Salesman	384	2.52%	15,665,757.65	2.36%
Civil Servant - Primary School Teachers	339	2.23%	14,864,911.85	2.24%
Housewife	306	2.01%	11,566,812.13	1.74%
Lawyers-Jurists	176	1.16%	10,438,435.25	1.57%
Accountant	228	1.50%	10,410,146.54	1.57%
Civil Servant - Bank Employee	186	1.22%	7,611,607.67	1.15%
Grand Total	15,221	100.00%	664,129,038.66	100.00%