

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



Report No: **17**
Reporting Date: **21/4/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/3/2020	31/3/2020

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

I Programme Details as of 21/4/2020

Series	Issue Date	ISIN	S&P 's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
1	18-Oct-18	XS1896804066	BBB+	500,000,000.00	Euribor 3M + 0,75%	20-Oct-20	20-Oct-70
2	16-Nov-18	XS1900633212	BBB+	650,000,000.00	Euribor 3M + 0,50%	20-Nov-20	20-Nov-70
3	16-Nov-18	XS1910934535	BBB+	500,000,000.00	Euribor 3M + 0,50%	20-Jan-21	20-Jan-71
				1,650,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 0.68

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Jan-20	21-Apr-20	92	Act/360	0.3570%	456,166.67	456,166.67
2	20-Feb-20	20-May-20	61	Act/360	0.0970%	106,834.72	-
3	20-Jan-20	21-Apr-20	92	Act/360	0.1070%	136,722.22	136,722.22

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/3/2020			Previous Report		
		CHF	EUR	Total € (Calculated using fixing FX Rate)	CHF	EUR	Total € (Calculated using fixing FX Rate)
A.1	Aggregate Current Principal O/S balance	297,018,542.89	1,791,402,702.35	2,072,005,954.96	305,140,910.19	1,811,251,458.91	2,098,740,539.55
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	297,018,542.89	1,788,306,992.18	2,068,910,244.79	305,040,329.79	1,810,486,967.27	2,097,881,285.90
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	278,790,850.34	1,744,532,808.90	2,007,915,756.79	286,269,216.40	1,765,348,367.26	2,035,057,446.21
A.4	Aggregate Original Principal O/S balance	408,585,286.11	3,633,978,205.91	4,042,563,492.02	416,263,650.79	3,651,067,780.98	4,067,331,431.77
A.5	Average Current Principal O/S balance	81,890.97	33,915.23	36,707.10	83,099.38	34,110.20	36,967.88
A.6	Average Original Principal O/S balance	112,651.03	68,799.28	71,616.98	113,361.56	68,758.34	71,643.26
A.7	Maximum Current Principal O/S balance	738,292.68	1,081,622.70	1,081,622.70	1,162,932.18	1,086,417.52	1,095,658.73
A.8	Maximum Original Principal O/S balance	1,160,000.00	2,000,000.00	2,000,000.00	1,160,000.00	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	3,627	52,820	56,447	3,672	53,100	56,772
A.10	Weighted Average Seasoning (years)	13.63	12.93	13.03	13.53	12.85	12.94
A.11	Weighted Average Remaining Maturity (years)	13.82	15.10	14.93	13.88	15.13	14.96
A.12	Weighted Average Current Indexed LTV percent (%)	67.93	50.82	53.14	68.07	51.00	53.34
A.13	Weighted Average Current Unindexed LTV percent (%)	48.81	37.72	39.22	49.43	37.83	39.42
A.14	Weighted Average Original LTV percent (%)	63.14	60.62	60.96	62.99	60.61	60.93
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.28	2.06	0.64	2.29	2.06
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.07	0.87	0.57	1.09	0.89
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	97.30	88.88	90.02	98.01	97.30	97.39
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.76	9.57	8.51	1.19	2.21	2.07
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.93	1.38	1.32	0.77	0.45	0.50
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.17	0.15	0.03	0.04	0.04
A.21	FX Rate	1.0585	-	-	1.0614	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2020					
		CHF		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	4,879	2,087,279.19	67,098	13,106,540.99	71,977	15,078,462.76
B.2	Partial Prepayments	4	135,035.21	46	417,478.35	50	545,050.58
B.3	Whole Prepayments	3	72,402.29	75	1,265,077.28	78	1,333,478.12
B.4	Total Principal Receipts (B1+B2+B3)	-	2,294,716.69	-	14,789,096.62	-	16,956,991.46

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/3/2020					
		CHF		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	4,039	157,224.20	61,954	3,478,715.93	65,993	3,627,250.84
C.2	Interest From Overdues	1,312	849.63	12,938	8,970.77	14,250	9,773.44
C.3	Total Interest Receipts (C1+C2)	-	158,073.83	-	3,487,686.70	-	3,637,024.28
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/3/2020					
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	3,530	289,005,241.62	45,862	1,592,184,147.39	49,392	1,865,216,968.95
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	97	8,013,301.27	6,855	196,122,844.79	6,952	203,693,275.84
A.3	Totals (A1+ A2)	3,627	297,018,542.89	52,717	1,788,306,992.18	56,344	2,068,910,244.79
A.4	In Arrears Loans 90 Days To 360 Days	1	100,580.40	103	3,095,710.17	104	3,190,731.80
A.5	Renounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	1	100,580.40	103	3,095,710.17	104	3,190,731.80

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/3/2020					
		CHF		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	72	5,239,631.31	6,051	171,417,031.36	6,123	176,367,084.56
B.2	60 Days < Installment <= 89 Days	25	2,773,669.96	804	24,705,813.43	829	27,326,191.29
B.3	Total (B1+B2=A4)	97	8,013,301.27	6,855	196,122,844.79	6,952	203,693,275.84
B.4	90 Days < Installment <= 119 Days	1	100,580.40	99	3,033,998.11	100	3,129,019.74
B.5	120 Days < Installment <= 360 Days	0	0.00	4	61,712.06	4	61,712.06
B.6	Total (B4+B5=A4)	1	100,580.40	103	3,095,710.17	104	3,190,731.80

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/3/2020					
		CHF		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	5,840,342.06	0.00	5,067,885.67	0.00	10,585,450.20
A.2	Number of Loans	0	35	0	122	0	157

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	535,806.94	
Total Bonds Amount	1,650,535,806.94	
Current Outstanding Balance of Loans	2,072,005,954.96	
A. Adjusted Outstanding Principal of Loans ²	2,007,915,756.79	
B. Accrued Interest on Loans	4,918,273.09	
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	5,570,833.33	
Nominal Value (A+B+C+D-Z)	2,007,263,196.55	
Bonds / Nominal Value Assets Percentage	1,908,133,880.86	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,334,290,165.66	
Net Present Value of Liabilities	1,655,653,203.70	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,308,124,223.21	
Net Present Value of Liabilities	1,652,795,321.33	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,464,339,540.77	
Net Present Value of Liabilities	1,678,212,037.33	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	33,793,760.63	
Interest due on all series of covered bonds during 1st year	2,290,841.84	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	1,638,114.39	
Required Reserve Amount	4,294,010.72	
Amount credited to the account (payment to BoNY)	2,655,896.33	
Available (Outstanding) Reserve Amount t	4,294,010.72	

¹ Outstanding Accrued Interest on Bonds as at end date of 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.

IV Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,627	6.43%	280,603,252.61	13.54%
EUR	52,820	93.57%	1,791,402,702.35	86.46%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,568	27.58%	372,488,574.92	9.21%
37.501 - 75.000	21,613	38.29%	1,224,381,622.23	30.29%
75.001 - 100.000	8,774	15.54%	781,683,407.83	19.34%
100.001 - 150.000	7,050	12.49%	871,782,496.00	21.57%
150.001 - 250.000	2,690	4.77%	507,919,389.51	12.56%
250.001 - 500.000	658	1.17%	214,102,462.02	5.30%
500.001 +	94	0.17%	70,205,539.51	1.74%
Grand Total	56,447	100.00%	4,042,563,492.02	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,582	64.81%	631,964,549.02	30.50%
37.501 - 75.000	13,753	24.36%	715,419,678.11	34.53%
75.001 - 100.000	3,124	5.53%	268,089,916.16	12.94%
100.001 - 150.000	2,022	3.58%	240,931,310.58	11.63%
150.001 - 250.000	765	1.36%	140,524,109.53	6.78%
250.001 - 500.000	173	0.31%	56,848,082.34	2.74%
500.001 +	28	0.05%	18,228,309.21	0.88%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,704	27.82%	425,724,521.38	20.55%
2005	6,247	11.07%	258,398,157.00	12.47%
2006	9,238	16.37%	380,614,375.87	18.37%
2007	8,238	14.70%	325,413,075.80	15.71%
2008	4,878	8.64%	197,794,149.23	9.55%
2009	2,894	5.13%	123,766,025.60	5.97%
2010	2,895	4.77%	114,066,630.53	5.51%
2011	1,676	2.97%	53,758,625.18	2.59%
2012	1,453	2.57%	47,646,649.25	2.30%
2013	1,137	2.01%	37,433,886.10	1.81%
2014	403	0.71%	10,748,053.88	0.52%
2015	189	0.33%	5,585,688.61	0.27%
2016	188	0.33%	8,896,660.43	0.43%
2017	467	0.83%	26,389,147.30	1.27%
2018	721	1.28%	40,572,860.42	1.96%
2019	259	0.46%	15,197,448.38	0.73%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	1,444	2.56%	3,984,997.89	0.19%
2021 - 2025	13,769	24.39%	218,433,605.15	10.54%
2026 - 2030	15,870	28.11%	468,847,888.17	22.63%
2031 - 2035	10,559	18.71%	475,879,602.00	22.97%
2036 - 2040	7,472	13.24%	431,617,322.71	20.83%
2041 - 2045	3,296	5.84%	207,938,647.48	10.04%
2046 +	4,037	7.15%	265,303,891.55	12.80%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,055	16.04%	85,803,620.30	4.14%
40.01 - 60 months	3,872	6.86%	83,899,260.22	4.05%
60.01 - 90 months	7,404	13.12%	175,082,121.77	8.45%
90.01 - 120 months	6,970	12.35%	210,995,632.43	10.18%
120.01 - 150 months	8,527	15.11%	328,795,536.61	15.87%
150.01 - 180 months	3,899	6.91%	179,686,966.06	8.67%
over 180 months	16,720	29.62%	1,007,742,817.58	48.64%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,778	8.46%	343,757,633.75	16.59%
1.01% - 2.00%	30,806	54.58%	1,180,796,613.58	56.99%
2.01% - 3.00%	3,613	6.40%	87,098,910.81	4.20%
3.01% - 4.00%	2,494	4.42%	112,678,672.54	5.44%
4.01% - 5.00%	10,349	18.33%	268,911,920.33	12.98%
5.01% - 6.00%	1,121	1.99%	23,682,261.50	1.14%
6.01% - 7.00%	1,872	3.32%	30,589,808.72	1.48%
7.01% +	1,414	2.51%	24,490,133.73	1.18%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,230	26.98%	202,834,595.91	9.79%
20.01% - 30.00%	8,995	15.94%	236,506,959.95	11.41%
30.01% - 40.00%	7,929	14.05%	280,452,332.90	13.54%
40.01% - 50.00%	6,623	11.73%	290,433,669.07	14.02%
50.01% - 60.00%	5,471	9.69%	281,198,273.69	13.57%
60.01% - 70.00%	4,397	7.79%	254,841,986.97	12.30%
70.01% - 80.00%	3,093	5.48%	194,126,531.95	9.37%
80.01% - 90.00%	2,160	3.83%	142,579,741.70	6.88%
90.01% - 100.00%	1,513	2.68%	108,796,327.05	5.25%
100.00% +	1,036	1.84%	80,235,535.77	3.87%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,602	34.73%	328,944,147.77	15.88%
20.01% - 30.00%	11,035	19.55%	364,916,393.88	17.61%
30.01% - 40.00%	9,979	17.68%	428,626,021.04	20.69%
40.01% - 50.00%	7,691	13.63%	398,545,196.58	19.23%
50.01% - 60.00%	4,610	8.17%	288,194,375.92	13.91%
60.01% - 70.00%	2,609	4.62%	177,089,756.65	8.55%
70.01% - 80.00%	772	1.37%	66,093,181.79	3.19%
80.01% - 90.00%	101	0.18%	11,942,721.24	0.58%
90.01% - 100.00%	26	0.05%	4,763,918.15	0.23%
100.00% +	22	0.04%	2,890,241.94	0.14%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,398	6.02%	52,106,986.08	2.51%
20.01% - 30.00%	5,180	9.18%	114,703,471.02	5.54%
30.01% - 40.00%	7,243	12.83%	197,976,445.01	9.55%
40.01% - 50.00%	8,904	15.77%	292,180,379.54	14.10%
50.01% - 60.00%	9,176	16.26%	351,157,573.62	16.95%
60.01% - 70.00%	8,339	14.77%	350,170,585.62	16.90%
70.01% - 80.00%	7,895	13.99%	371,954,955.66	17.95%
80.01% - 90.00%	3,970	7.03%	198,340,117.38	9.57%
90.01% - 100.00%	2,072	3.67%	131,701,771.73	6.36%
100.00% +	270	0.48%	11,713,669.30	0.57%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,489	39.84%	989,669,101.78	47.76%
Thessaloniki	8,301	14.71%	272,438,556.51	13.15%
Macedonia	6,718	11.90%	183,850,725.10	8.87%
Peloponnese	4,127	7.31%	139,083,743.16	6.71%
Thessaly	4,110	7.28%	115,855,516.71	5.59%
Stereia Ellada	3,061	5.42%	91,663,936.88	4.42%
Creta Island	2,314	4.10%	87,552,064.77	4.23%
Ionian Islands	900	1.59%	36,337,903.63	1.75%
Thrace	1,412	2.50%	40,886,341.60	1.97%
Epirus	1,724	3.05%	53,282,667.06	2.57%
Aegean Islands	1,291	2.29%	61,385,397.75	2.96%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	145	0.26%	8,468,788.18	0.41%
12 - 24	616	1.09%	35,151,460.00	1.70%
24 - 36	611	1.08%	35,321,404.31	1.70%
36 - 60	354	0.63%	15,364,930.11	0.74%
60 - 96	2,562	4.54%	78,853,176.54	3.81%
over 96	52,159	92.40%	1,898,846,195.82	91.64%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	18	0.03%	220,989.47	0.01%
5 - 10 years	829	1.47%	9,067,237.54	0.44%
10 - 15 years	9,948	17.62%	152,064,582.76	7.34%
15 - 20 years	10,482	18.57%	272,358,250.76	13.14%
20 - 25 years	10,013	17.74%	410,793,200.12	19.83%
25 - 30 years	17,016	30.15%	727,909,451.69	35.13%
30 - 35 years	3,575	6.33%	213,763,145.80	10.32%
35 years +	4,566	8.09%	285,829,096.82	13.79%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,817	77.63%	1,524,355,979.58	73.57%
Houses	12,630	22.37%	547,649,975.38	26.43%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,514	22.17%	471,676,633.84	22.76%
Purchase	29,676	52.57%	1,159,773,872.02	55.97%
Repair	10,789	19.11%	338,556,056.22	16.34%
Construction (re-mortgage)	121	0.21%	7,438,570.29	0.36%
Purchase (re-mortgage)	652	1.16%	28,856,023.82	1.39%
Repair (re-mortgage)	368	0.65%	15,433,251.88	0.74%
Equity Release	2,327	4.12%	50,271,546.89	2.43%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,230	99.62%	2,054,151,799.71	99.14%
Balloon	217	0.38%	17,854,155.25	0.86%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	55,718	98.71%	2,054,864,560.77	99.17%
Fixed Converting to Floating	375	0.66%	14,646,275.34	0.71%
Fixed to Maturity	354	0.63%	2,495,118.85	0.12%
Grand Total	56,447	100.00%	2,072,005,954.96	100.00%

Fixed rate assets **0.83%**
Assets WAL (in years) **6.60**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,121	5.60%		240,343,143.89	11.70%
Libor 3 Months (CHF)	443	0.80%		36,119,710.03	1.76%
ECB Tracker	28,226	50.66%		1,017,142,264.23	49.50%
Euribor 1 Month	2,039	3.66%		85,175,846.33	4.15%
Euribor 3 Months	8,571	15.38%		368,174,730.19	17.92%
Libor 1 Month (Euro)	68	0.12%		1,013,000.28	0.05%
Eurobank OEK's Rate	211	0.38%		2,664,953.70	0.13%
Euribor 6 Months	8	0.01%		50,773.88	0.00%
TBank OEK's Rate	113	0.20%		1,344,026.63	0.07%
TBank OG Rate	32	0.06%		475,974.99	0.02%
Originator Rate	12,886	23.13%		302,360,136.62	14.71%
Grand Total	55,718	100.00%		2,054,864,560.77	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	86	22.93%		3,268,316.79	22.32%
Euribor 1 Month	55	14.67%		2,294,741.89	15.67%
Euribor 3 Months	53	14.13%		2,242,608.64	15.31%
Originator Rate	181	48.27%		6,840,607.02	46.71%
Grand Total	375	100.00%		14,646,275.34	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	5	1.33%		238,891.47	1.63%
1 Jan 2021 +	370	98.67%		14,407,383.87	98.37%
Grand Total	375	100.00%		14,646,275.34	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,406	99.93%		2,070,254,831.01	99.92%
Y	41	0.07%		1,751,123.95	0.08%
Grand Total	56,447	100.00%		2,072,005,954.96	100.00%

SUBSIDISED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	26	63.41%		1,102,724.80	62.97%
OEK Subsidy	15	36.59%		648,399.15	37.03%
Grand Total	41	100.00%		1,751,123.95	100.00%

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,771	79.32%		1,775,923,509.21	85.71%
Y	11,676	20.68%		296,082,445.76	14.29%
Grand Total	56,447	100.00%		2,072,005,954.96	100.00%

Preferential Rate Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,168	95.96%		1,939,296,356.38	93.60%
Y	2,279	4.04%		132,709,598.58	6.40%
Grand Total	56,447	100.00%		2,072,005,954.96	100.00%

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,447	100.00%		2,072,005,954.96	100.00%
S					
Grand Total	56,447	100.00%		2,072,005,954.96	100.00%

ADD-ON LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,818	90.03%		1,925,751,962.06	92.94%
Y	5,629	9.97%		146,253,992.90	7.06%
Grand Total	56,447	100.00%		2,072,005,954.96	100.00%

OCCUPANCY TYPES					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	54,337	96.26%		1,994,925,096.10	96.28%
Second home/Holiday houses	1,942	3.44%		71,347,938.11	3.44%
Buy-to-let/Non-Owner occupied	40	0.07%		1,970,375.56	0.10%
Other	128	0.23%		3,762,545.19	0.18%
Grand Total	56,447	100.00%		2,072,005,954.96	100.00%

Top 15 Profession Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,446	25.59%		623,001,470.45	30.07%
Pensioner	9,932	17.60%		274,336,180.85	13.24%
Other Private Employees	8,452	14.97%		308,686,954.38	14.90%
Civil Servant	7,027	12.45%		236,541,773.99	11.42%
Unemployed	2,760	4.89%		84,159,276.90	4.06%
Other Self Employed	2,732	4.84%		125,034,626.64	6.03%
Teacher	2,172	3.85%		73,676,236.64	3.56%
Civil Servant - Policeman	1,703	3.02%		73,795,912.96	3.56%
Civil Servant - Primary School Teachers	1,578	2.80%		50,335,151.03	2.43%
Salesman	1,405	2.49%		44,654,302.40	2.16%
Military Personnel	1,336	2.37%		56,283,673.39	2.72%
Housewife	1,071	1.90%		36,521,884.79	1.76%
Accountant	758	1.34%		31,620,372.29	1.53%
Civil Servant- Nurse/ Midwife	551	0.98%		20,724,289.88	1.00%
Lawyers - Jurists	524	0.93%		32,633,848.36	1.57%
Grand Total	56,447	100.00%		2,072,005,954.96	100.00%