

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



Report No: **18**
Reporting Date: **20/5/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/4/2020	30/4/2020

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

I Programme Details as of 20/5/2020

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) 0.59

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	21-Apr-20	20-Jul-20	29	Act/360	0.5070%	204,208.33	-
2	20-Feb-20	20-May-20	90	Act/360	0.0970%	157,625.00	157,625.00
3	21-Apr-20	20-Jul-20	29	Act/360	0.2570%	103,513.89	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/4/2020			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	294,088,753.76	1,776,742,837.01	2,055,288,729.94	297,018,542.89	1,791,402,702.35	2,072,005,954.96
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	294,088,753.76	1,776,126,118.06	2,054,672,010.99	297,018,542.89	1,788,306,992.18	2,068,910,244.79
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	276,144,002.87	1,733,384,063.37	1,994,933,601.99	278,790,850.34	1,744,532,808.90	2,007,915,756.79
A.4	Aggregate Original Principal O/S balance	407,574,568.16	3,622,537,515.46	4,030,112,083.62	408,585,286.11	3,633,978,205.91	4,042,563,492.02
A.5	Average Current Principal O/S balance	81,307.37	33,771.96	36,553.41	81,890.97	33,915.23	36,707.10
A.6	Average Original Principal O/S balance	112,683.04	68,856.44	71,675.74	112,651.03	68,799.28	71,616.98
A.7	Maximum Current Principal O/S balance	736,294.23	1,076,824.20	1,076,824.20	738,292.68	1,081,622.70	1,081,622.70
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	3,617	52,610	56,227	3,627	52,820	56,447
A.10	Weighted Average Seasoning (years)	13.71	13.01	13.11	13.63	12.93	13.03
A.11	Weighted Average Remaining Maturity (years)	13.79	15.06	14.89	13.82	15.10	14.93
A.12	Weighted Average Current Indexed LTV percent (%)	67.78	50.65	52.97	67.93	50.82	53.14
A.13	Weighted Average Current Unindexed LTV percent (%)	48.76	37.60	39.12	48.81	37.72	39.22
A.14	Weighted Average Original LTV percent (%)	63.18	60.61	60.96	63.14	60.62	60.96
A.15	Weighted Average Interest Rate - Total (%)	0.62	2.30	2.07	0.61	2.28	2.06
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.56	1.11	0.90	0.54	1.07	0.87
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	96.88	88.48	89.62	97.30	88.88	90.02
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	2.14	9.92	8.87	1.76	9.57	8.51
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.98	1.56	1.48	0.93	1.38	1.32
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.03	0.03	0.00	0.17	0.15
A.21	FX Rate	1.0558	-	-	1.0585	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2020					
		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	4,496	2,059,137.88	63,413	12,356,976.02	67,909	13,763,036.36
B.2	Partial Prepayments	2	815.04	36	317,484.08	38	301,519.79
B.3	Whole Prepayments	0	0.00	36	350,569.88	36	332,041.94
B.4	Total Principal Receipts (B1+B2+B3)	-	2,059,952.92	-	13,025,029.98	-	14,396,598.10

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/4/2020					
		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	3,828	135,100.91	57,382	3,280,074.28	61,210	3,408,034.98
C.2	Interest From Overdues	1,297	1,214.23	12,923	10,530.53	14,220	11,680.59
C.3	Total Interest Receipts (C1+C2)	-	136,315.14	-	3,290,604.81	-	3,419,715.57
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/4/2020					
		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	3,505	284,899,617.66	45,410	1,572,136,503.80	48,915	1,841,978,914.92
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	112	9,189,136.10	7,181	203,989,614.26	7,293	212,693,096.07
A.3	Totals (A1+ A2)	3,617	294,088,753.76	52,591	1,776,126,118.06	56,208	2,054,672,010.99
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	19	616,718.95	19	616,718.95
A.5	Renounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	19	616,718.95	19	616,718.95

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/4/2020					
		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	3,505	284,899,617.66	45,410	1,572,136,503.80	48,915	1,841,978,914.92
B.2	60 Days < Installment <= 89 Days	112	9,189,136.10	7,181	203,989,614.26	7,293	212,693,096.07
B.3	Total (B1+B2=A4)	3,617	294,088,753.76	52,591	1,776,126,118.06	56,208	2,054,672,010.99
B.4	90 Days < Installment <= 119 Days	0	0.00	19	616,718.95	19	616,718.95
B.5	120 Days < Installment <= 360 Days	0	0.00	0	0.00	0	0.00
B.6	Total (B4+B5=A4)	0	0.00	19	616,718.95	19	616,718.95

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/4/2020					
		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	874,995.34	0.00	1,668,532.14	0.00	2,497,283.17
A.2	Number of Loans	0	10	0	83	0	93



Statutory Tests

as of 30/4/2020

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	230,459.72	
Total Bonds Amount	1,650,230,459.72	
Current Outstanding Balance of Loans	2,055,288,729.94	
A. Adjusted Outstanding Principal of Loans ²	1,994,933,601.99	
B. Accrued Interest on Loans	4,740,994.65	
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	4,883,333.33	
Nominal Value (A+B+C+D-Z)	1,994,791,263.30	
Bonds / Nominal Value Assets Percentage	1,907,780,878.29	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,312,955,244.83	
Net Present Value of Liabilities	1,654,358,283.37	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,285,454,427.20	
Net Present Value of Liabilities	1,649,304,076.30	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,455,624,395.08	
Net Present Value of Liabilities	1,674,120,003.98	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	33,401,050.76	
Interest due on all series of covered bonds during 1st year	2,237,921.80	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	4,294,010.72	
Required Reserve Amount	3,574,085.00	
Amount credited to the account (payment to BoNY)	-719,925.72	
Available (Outstanding) Reserve Amount t	3,574,085.00	

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	3,617	6.43%	278,545,892.93	13.55%
EUR	52,610	93.57%	1,776,742,837.01	86.45%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,484	27.54%	370,395,593.68	9.19%
37.501 - 75.000	21,520	38.27%	1,219,074,590.07	30.25%
75.001 - 100.000	8,736	15.54%	778,123,843.83	19.31%
100.001 - 150.000	7,045	12.53%	870,692,131.69	21.60%
150.001 - 250.000	2,692	4.79%	508,125,808.14	12.61%
250.001 - 500.000	656	1.17%	213,491,726.76	5.30%
500.001 +	94	0.17%	70,208,389.45	1.74%
Grand Total	56,227	100.00%	4,030,112,083.62	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,631	65.15%	632,759,504.96	30.79%
37.501 - 75.000	13,568	24.13%	707,208,220.99	34.41%
75.001 - 100.000	3,069	5.46%	263,461,127.07	12.82%
100.001 - 150.000	2,000	3.56%	238,054,430.72	11.58%
150.001 - 250.000	758	1.35%	138,987,622.59	6.76%
250.001 - 500.000	173	0.31%	56,653,231.53	2.76%
500.001 +	28	0.05%	18,164,592.08	0.88%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,651	27.84%	421,939,680.02	20.53%
2005	6,153	10.94%	255,828,078.00	12.45%
2006	9,218	16.39%	377,555,187.38	18.37%
2007	8,292	14.73%	322,638,745.09	15.70%
2008	4,868	8.66%	195,196,081.20	9.55%
2009	2,892	5.14%	122,786,916.95	5.97%
2010	2,679	4.76%	113,271,691.55	5.51%
2011	1,673	2.98%	53,419,005.03	2.60%
2012	1,451	2.58%	47,402,562.87	2.31%
2013	1,136	2.02%	37,267,446.26	1.81%
2014	403	0.72%	10,699,155.95	0.52%
2015	187	0.33%	5,547,938.96	0.27%
2016	188	0.33%	8,857,060.26	0.43%
2017	467	0.83%	26,331,785.39	1.28%
2018	720	1.28%	40,450,086.58	1.97%
2019	259	0.46%	15,097,308.45	0.73%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	1,300	2.31%	3,246,946.45	0.16%
2021 - 2025	13,739	24.43%	213,188,506.40	10.37%
2026 - 2030	15,858	28.20%	464,723,562.38	22.61%
2031 - 2035	10,539	18.74%	472,495,893.96	22.99%
2036 - 2040	7,460	13.27%	429,685,343.72	20.91%
2041 - 2045	3,294	5.86%	207,244,782.61	10.08%
2046 +	4,037	7.18%	264,703,694.42	12.88%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,104	16.19%	85,600,572.67	4.16%
40.01 - 60 months	3,846	6.84%	83,278,817.28	4.05%
60.01 - 90 months	7,377	13.12%	173,363,645.78	8.44%
90.01 - 120 months	7,000	12.45%	213,373,191.46	10.38%
120.01 - 150 months	8,439	15.01%	323,454,024.37	15.74%
150.01 - 180 months	3,871	6.88%	178,022,444.79	8.66%
over 180 months	16,590	29.51%	998,196,033.58	48.57%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,513	8.03%	328,426,672.80	15.98%
1.01% - 2.00%	30,864	54.89%	1,179,964,467.26	57.41%
2.01% - 3.00%	3,588	6.38%	86,784,589.10	4.22%
3.01% - 4.00%	2,523	4.49%	114,136,650.85	5.55%
4.01% - 5.00%	10,370	18.44%	267,907,044.58	13.04%
5.01% - 6.00%	1,102	1.96%	23,482,401.73	1.14%
6.01% - 7.00%	1,857	3.30%	30,328,588.55	1.48%
7.01% +	1,410	2.51%	24,258,315.08	1.18%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,308	27.23%	203,465,884.98	9.90%
20.01% - 30.00%	9,006	16.02%	236,372,865.06	11.50%
30.01% - 40.00%	7,867	13.99%	278,018,441.91	13.53%
40.01% - 50.00%	6,571	11.69%	288,834,690.85	14.05%
50.01% - 60.00%	5,440	9.68%	278,644,741.19	13.56%
60.01% - 70.00%	4,355	7.75%	252,800,819.57	12.30%
70.01% - 80.00%	3,050	5.42%	190,907,193.30	9.29%
80.01% - 90.00%	2,152	3.83%	141,992,330.16	6.91%
90.01% - 100.00%	1,483	2.64%	107,397,140.85	5.23%
100.00% +	995	1.77%	76,854,622.08	3.74%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,680	35.00%	329,178,653.09	16.02%
20.01% - 30.00%	10,996	19.56%	363,060,860.22	17.66%
30.01% - 40.00%	9,924	17.65%	425,945,919.75	20.72%
40.01% - 50.00%	7,605	13.53%	394,091,658.77	19.17%
50.01% - 60.00%	4,573	8.13%	285,540,336.52	13.89%
60.01% - 70.00%	2,546	4.53%	172,744,776.30	8.40%
70.01% - 80.00%	752	1.34%	64,891,227.65	3.16%
80.01% - 90.00%	102	0.18%	12,116,796.78	0.59%
90.01% - 100.00%	26	0.05%	4,767,669.50	0.23%
100.00% +	23	0.04%	2,950,831.37	0.14%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,385	6.02%	51,783,164.16	2.52%
20.01% - 30.00%	5,157	9.17%	113,626,452.95	5.53%
30.01% - 40.00%	7,237	12.87%	198,532,480.79	9.56%
40.01% - 50.00%	8,866	15.77%	289,870,221.58	14.10%
50.01% - 60.00%	9,119	16.22%	347,866,324.19	16.93%
60.01% - 70.00%	8,326	14.81%	348,063,163.97	16.94%
70.01% - 80.00%	7,853	13.97%	368,772,419.00	17.94%
80.01% - 90.00%	3,946	7.02%	196,283,426.48	9.55%
90.01% - 100.00%	2,068	3.68%	130,867,195.81	6.37%
100.00% +	270	0.48%	11,623,881.01	0.57%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,416	39.87%	981,973,715.38	47.78%
Thessaloniki	8,262	14.69%	270,031,019.35	13.14%
Macedonia	6,686	11.89%	182,339,404.06	8.87%
Peloponnese	4,120	7.33%	138,154,605.40	6.72%
Thessaly	4,094	7.28%	114,975,598.67	5.59%
Stereia Ellada	3,042	5.41%	90,494,940.00	4.40%
Creta Island	2,303	4.10%	86,886,998.16	4.23%
Ionian Islands	900	1.60%	36,112,427.08	1.76%
Thrace	1,406	2.50%	40,537,423.48	1.97%
Epirus	1,711	3.04%	52,750,514.10	2.57%
Aegean Islands	1,287	2.29%	61,032,084.25	2.97%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	115	0.20%	6,822,429.25	0.33%
12 - 24	575	1.02%	32,605,484.69	1.59%
24 - 36	657	1.17%	37,865,179.51	1.84%
36 - 60	355	0.63%	15,791,389.42	0.77%
60 - 96	2,425	4.31%	74,395,879.59	3.62%
over 96	52,100	92.66%	1,887,808,367.48	91.85%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	17	0.03%	214,957.26	0.01%
5 - 10 years	814	1.45%	8,849,300.09	0.43%
10 - 15 years	9,839	17.50%	148,026,253.53	7.20%
15 - 20 years	10,430	18.55%	268,886,557.62	13.08%
20 - 25 years	9,994	17.77%	407,427,157.08	19.82%
25 - 30 years	16,996	30.23%	723,551,991.78	35.20%
30 - 35 years	3,575	6.36%	213,359,181.88	10.38%
35 years +	4,562	8.11%	284,973,330.71	13.87%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,645	77.62%	1,511,186,953.20	73.53%
Houses	12,582	22.38%	544,101,776.74	26.47%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,452	22.15%	467,542,767.76	22.75%
Purchase	29,578	52.60%	1,150,501,847.09	55.98%
Repair	10,736	19.09%	336,003,994.27	16.35%
Construction (re-mortgage)	121	0.22%	7,402,118.94	0.36%
Purchase (re-mortgage)	651	1.16%	28,682,137.70	1.40%
Repair (re-mortgage)	366	0.65%	15,162,326.45	0.74%
Equity Release	2,323	4.13%	49,993,537.74	2.43%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	56,013	99.62%	2,037,642,225.05	99.14%
Balloon	214	0.38%	17,646,504.89	0.86%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	55,499	98.71%	2,038,123,939.16	99.16%
Fixed Converting to Floating	374	0.67%	14,680,833.48	0.71%
Fixed to Maturity	354	0.63%	2,483,957.31	0.12%
Grand Total	56,227	100.00%	2,055,288,729.94	100.00%

Fixed rate assets 0.84%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,109	5.60%		238,764,004.79	11.71%
Libor 3 Months (CHF)	442	0.80%		35,805,006.96	1.76%
ECB Tracker	28,125	50.68%		1,007,968,745.64	49.46%
Euribor 1 Month	2,029	3.66%		84,533,590.54	4.15%
Euribor 3 Months	8,537	15.38%		365,921,074.79	17.95%
Libor 1 Month (Euro)	66	0.12%		997,900.57	0.05%
Eurobank OEK's Rate	195	0.35%		2,577,525.49	0.13%
Euribor 6 Months	8	0.01%		49,251.97	0.00%
TBank OEK's Rate	110	0.20%		1,279,486.73	0.06%
TBank OG Rate	32	0.06%		470,086.01	0.02%
Originator Rate	12,846	23.15%		299,757,265.66	14.71%
Grand Total	55,499	100.00%		2,038,123,939.16	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	86	22.99%		3,248,023.43	22.12%
Euribor 1 Month	55	14.71%		2,279,792.30	15.53%
Euribor 3 Months	54	14.44%		2,395,055.66	16.31%
Originator Rate	179	47.86%		6,757,962.09	46.03%
Grand Total	374	100.00%		14,680,833.48	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	4	1.07%		218,032.86	1.49%
1 Jan 2021 +	370	98.93%		14,462,800.62	98.51%
Grand Total	374	100.00%		14,680,833.48	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,196	99.94%		2,053,944,906.86	99.93%
Y	31	0.06%		1,343,823.08	0.07%
Grand Total	56,227	100.00%		2,055,288,729.94	100.00%

SUBSIDISED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	22	70.97%		966,355.27	71.91%
OEK Subsidy	9	29.03%		377,467.81	28.09%
Grand Total	31	100.00%		1,343,823.08	100.00%

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,597	79.32%		1,761,695,641.25	85.72%
Y	11,630	20.68%		293,593,088.69	14.28%
Grand Total	56,227	100.00%		2,055,288,729.94	100.00%

Preferential Rate Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,953	95.96%		1,923,378,792.05	93.58%
Y	2,274	4.04%		131,909,937.89	6.42%
Grand Total	56,227	100.00%		2,055,288,729.94	100.00%

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,227	100.00%		2,055,288,729.94	100.00%
S					
Grand Total	56,227	100.00%		2,055,288,729.94	100.00%

ADD-ON LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,617	90.02%		1,910,018,772.25	92.93%
Y	5,610	9.98%		145,269,957.70	7.07%
Grand Total	56,227	100.00%		2,055,288,729.94	100.00%

OCCUPANCY TYPES					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	54,127	96.27%		1,978,757,585.32	96.28%
Second home/Holiday houses	1,932	3.44%		70,772,394.39	3.44%
Buy-to-let/Non-Owner occupied	39	0.07%		1,948,885.10	0.09%
Other	129	0.23%		3,809,865.13	0.19%
Grand Total	56,227	100.00%		2,055,288,729.94	100.00%

Top 15 Profession Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,399	25.61%		617,875,152.18	30.06%
Pensioner	9,892	17.59%		271,758,344.40	13.22%
Other Private Employees	8,409	14.96%		305,948,054.80	14.89%
Civil Servant	7,010	12.47%		234,599,965.70	11.41%
Unemployed	2,748	4.89%		83,227,957.51	4.05%
Other Self Employed	2,709	4.82%		124,224,651.87	6.04%
Teacher	2,163	3.85%		73,150,100.80	3.56%
Civil Servant - Policeman	1,699	3.02%		73,388,002.43	3.57%
Civil Servant - Primary School Teachers	1,572	2.80%		49,984,487.38	2.43%
Salesman	1,408	2.50%		44,529,218.08	2.17%
Military Personnel	1,332	2.37%		55,927,205.86	2.72%
Housewife	1,063	1.89%		36,230,759.34	1.76%
Accountant	753	1.34%		31,260,878.19	1.52%
Civil Servant- Nurse/ Midwife	548	0.97%		20,695,178.04	1.01%
Lawyers - Jurists	522	0.93%		32,488,773.35	1.58%
Grand Total	56,227	100.00%		2,055,288,729.94	100.00%