

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



Report No: **20**
Reporting Date: **20/7/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2020	30/6/2020

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

I Programme Details as of 20/7/2020

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) 0.42

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	90	Act/360	0.5070%	633,750.00	633,750.00
2	20-May-20	20-Aug-20	61	Act/360	0.2240%	246,711.11	-
3	21-Apr-20	20-Jul-20	90	Act/360	0.2570%	321,250.00	321,250.00

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/6/2020			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	286,853,960.05	1,737,965,416.11	2,007,286,569.10	291,027,740.79	1,756,397,804.33	2,027,878,905.81
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	286,853,960.05	1,737,024,382.31	2,006,345,535.30	290,998,773.52	1,754,883,971.57	2,026,338,051.35
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	271,498,923.91	1,698,084,823.95	1,952,989,456.29	274,940,821.15	1,713,487,105.61	1,969,961,752.21
A.4	Aggregate Original Principal O/S balance	401,607,817.51	3,505,848,839.85	3,907,456,657.36	405,413,397.53	3,599,085,907.26	4,004,499,304.79
A.5	Average Current Principal O/S balance	80,351.25	33,491.33	36,191.45	80,885.98	33,610.77	36,306.13
A.6	Average Original Principal O/S balance	112,495.19	67,559.19	70,451.59	112,677.43	68,872.80	71,694.55
A.7	Maximum Current Principal O/S balance	732,350.18	926,504.62	926,504.62	734,321.00	937,824.55	937,824.55
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	3,570	51,893	55,463	3,598	52,257	55,855
A.10	Weighted Average Seasoning (years)	13.89	13.17	13.27	13.80	13.09	13.19
A.11	Weighted Average Remaining Maturity (years)	13.65	14.98	14.80	13.72	15.01	14.84
A.12	Weighted Average Current Indexed LTV percent (%)	66.09	49.99	52.15	66.49	50.47	52.61
A.13	Weighted Average Current Unindexed LTV percent (%)	47.93	37.38	38.80	47.86	37.47	38.86
A.14	Weighted Average Original LTV percent (%)	63.08	59.71	60.16	63.14	60.60	60.94
A.15	Weighted Average Interest Rate - Total (%)	0.65	2.30	2.08	0.70	2.31	2.09
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.60	1.10	0.91	0.64	1.12	0.94
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.69	90.95	91.98	98.30	97.92	97.97
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.97	8.34	7.35	1.01	1.47	1.41
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.34	0.66	0.62	0.68	0.52	0.54
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	-	0.05	0.05	0.01	0.09	0.08
A.21	FX Rate	1.0651	1		1.0720	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2020					
		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	3,972	1,776,311.57	60,908	11,922,675.39	64,880	12,970,260.86
B.2	Partial Prepayments	3	2,987.85	111	552,606.23	114	521,818.22
B.3	Whole Prepayments	1	116,286.01	95	1,780,243.41	96	1,787,719.12
B.4	Total Principal Receipts (B1+B2+B3)	-	1,895,585.43	-	14,255,525.03	-	15,279,798.21

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/6/2020					
		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	3,408	133,600.45	54,963	3,107,194.16	58,371	3,232,628.61
C.2	Interest From Overdues	924	664.71	10,320	7,862.70	11,244	8,486.78
C.3	Total Interest Receipts (C1+C2)	-	134,265.16	-	3,115,056.86	-	3,241,115.60
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/6/2020					
		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	3,522	283,094,334.12	46,094	1,580,597,062.16	49,616	1,846,388,381.40
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	48	3,759,625.93	5,769	156,427,320.15	5,817	159,957,153.90
A.3	Totals (A1+ A2)	3,570	286,853,960.05	51,863	1,737,024,382.31	55,433	2,006,345,535.30
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	30	941,033.80	30	941,033.80
A.5	Renounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	30	941,033.80	30	941,033.80

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/6/2020					
		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	35	2,795,687.74	5,371	144,872,210.84	5,406	147,497,023.29
B.2	60 Days < Installment <= 89 Days	13	963,938.19	398	11,555,109.31	411	12,460,130.61
B.3	Total (B1+B2=A4)	48	3,759,625.93	5,769	156,427,320.15	5,817	159,957,153.90
B.4	90 Days < Installment <= 119 Days	0	0.00	30	941,033.80	30	941,033.80
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	30	941,033.80	30	941,033.80

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/6/2020					
		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	2,367,442.47	0.00	5,194,688.14	0.00	7,417,430.11
A.2	Number of Loans	0	21	0	201	0	222

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	923,255.56	
Total Bonds Amount	1,650,923,255.56	
Current Outstanding Balance of Loans	2,007,286,569.10	
A. Adjusted Outstanding Principal of Loans ²	1,952,989,456.29	
B. Accrued Interest on Loans	4,411,327.20	
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	3,485,416.67	
Nominal Value (A+B+C+D-Z)	1,953,915,366.83	
Bonds / Nominal Value Assets Percentage	1,908,581,798.33	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,267,780,375.08	
Net Present Value of Liabilities	1,654,219,185.26	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,241,094,814.39	
Net Present Value of Liabilities	1,651,362,497.07	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,411,402,955.45	
Net Present Value of Liabilities	1,668,592,272.97	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,892,710.57	
Interest due on all series of covered bonds during 1st year	2,008,436.76	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	3,574,085.00	
Required Reserve Amount	2,576,574.11	
Amount credited to the account (payment to BoNY)	-997,510.89	
Available (Outstanding) Reserve Amount t	2,576,574.11	

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	3,570	6.44%	269,321,152.99	13.42%
EUR	51,893	93.56%	1,737,965,416.11	86.58%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	16,011	28.87%	376,250,823.19	9.63%
37.501 - 75.000	21,040	37.94%	1,190,152,253.73	30.46%
75.001 - 100.000	8,366	15.08%	745,051,278.42	19.07%
100.001 - 150.000	6,735	12.14%	833,110,946.65	21.32%
150.001 - 250.000	2,584	4.66%	487,772,955.15	12.48%
250.001 - 500.000	635	1.14%	207,175,724.67	5.30%
500.001 +	92	0.17%	67,942,675.55	1.74%
Grand Total	55,463	100.00%	3,907,456,657.36	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,449	65.72%	628,590,627.43	31.32%
37.501 - 75.000	13,181	23.77%	688,610,452.40	34.31%
75.001 - 100.000	2,975	5.36%	255,360,288.83	12.72%
100.001 - 150.000	1,941	3.50%	231,029,000.20	11.51%
150.001 - 250.000	724	1.31%	132,817,378.27	6.62%
250.001 - 500.000	166	0.30%	54,010,652.86	2.69%
500.001 +	27	0.05%	16,868,169.12	0.84%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,459	27.87%	411,353,080.06	20.49%
2005	5,948	10.72%	250,210,114.56	12.47%
2006	9,126	16.45%	369,831,192.30	18.42%
2007	8,193	14.77%	312,905,590.68	15.59%
2008	4,832	8.71%	191,744,419.89	9.55%
2009	2,872	5.18%	120,291,903.10	5.99%
2010	2,625	4.73%	109,860,625.67	5.47%
2011	1,658	2.99%	52,369,176.96	2.61%
2012	1,425	2.57%	46,539,608.53	2.32%
2013	1,120	2.02%	36,327,249.25	1.81%
2014	399	0.72%	10,553,437.36	0.53%
2015	181	0.33%	5,352,782.53	0.27%
2016	187	0.34%	8,812,619.83	0.44%
2017	465	0.84%	26,169,675.46	1.30%
2018	715	1.29%	39,997,015.52	1.99%
2019	258	0.47%	14,968,077.21	0.75%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	1,022	1.84%	2,099,125.78	0.10%
2021 - 2025	13,596	24.51%	201,665,375.81	10.05%
2026 - 2030	15,723	28.35%	452,876,326.11	22.56%
2031 - 2035	10,459	18.86%	463,939,212.07	23.11%
2036 - 2040	7,394	13.33%	420,751,913.17	20.96%
2041 - 2045	3,269	5.89%	204,488,884.94	10.19%
2046 +	4,000	7.21%	261,465,731.22	13.03%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,146	16.49%	85,220,476.10	4.25%
40.01 - 60 months	3,834	6.91%	83,592,253.63	4.16%
60.01 - 90 months	7,207	12.99%	166,890,526.89	8.31%
90.01 - 120 months	6,942	12.52%	212,044,774.62	10.56%
120.01 - 150 months	8,298	14.96%	313,870,765.28	15.64%
150.01 - 180 months	3,840	6.92%	178,233,429.34	8.88%
over 180 months	16,196	29.20%	967,434,343.25	48.20%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,487	8.09%	316,984,890.93	15.79%
1.01% - 2.00%	30,439	54.88%	1,151,963,955.28	57.39%
2.01% - 3.00%	3,534	6.37%	86,691,501.07	4.32%
3.01% - 4.00%	2,456	4.43%	112,102,015.30	5.58%
4.01% - 5.00%	10,310	18.59%	263,451,539.40	13.12%
5.01% - 6.00%	1,053	1.90%	22,995,598.33	1.15%
6.01% - 7.00%	1,800	3.25%	29,390,340.58	1.46%
7.01% +	1,384	2.50%	23,706,728.21	1.18%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,598	28.12%	207,469,329.97	10.34%
20.01% - 30.00%	8,884	16.02%	235,342,729.00	11.72%
30.01% - 40.00%	7,867	14.18%	280,183,942.48	13.96%
40.01% - 50.00%	6,383	11.51%	281,737,097.23	14.04%
50.01% - 60.00%	5,332	9.61%	278,438,803.72	13.87%
60.01% - 70.00%	4,221	7.61%	244,988,785.01	12.20%
70.01% - 80.00%	2,904	5.24%	181,773,955.30	9.06%
80.01% - 90.00%	2,077	3.74%	135,800,542.76	6.77%
90.01% - 100.00%	1,339	2.41%	96,934,609.67	4.83%
100.00% +	858	1.55%	64,616,773.97	3.22%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,670	35.47%	326,806,618.07	16.28%
20.01% - 30.00%	10,918	19.69%	359,614,692.21	17.92%
30.01% - 40.00%	9,785	17.64%	419,564,768.17	20.90%
40.01% - 50.00%	7,473	13.47%	388,689,160.21	19.36%
50.01% - 60.00%	4,372	7.88%	271,999,884.48	13.55%
60.01% - 70.00%	2,416	4.36%	165,218,032.45	8.23%
70.01% - 80.00%	692	1.25%	57,444,298.93	2.86%
80.01% - 90.00%	85	0.15%	10,150,295.04	0.51%
90.01% - 100.00%	26	0.05%	5,032,278.04	0.25%
100.00% +	26	0.05%	2,766,541.49	0.14%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,012	7.23%	64,352,502.32	3.21%
20.01% - 30.00%	5,275	9.51%	121,332,227.87	6.04%
30.01% - 40.00%	7,167	12.92%	199,576,733.98	9.94%
40.01% - 50.00%	8,600	15.51%	282,128,948.68	14.06%
50.01% - 60.00%	8,827	15.92%	334,333,601.85	16.66%
60.01% - 70.00%	7,971	14.37%	330,724,375.09	16.48%
70.01% - 80.00%	7,538	13.59%	350,853,176.16	17.48%
80.01% - 90.00%	3,791	6.84%	186,515,210.03	9.29%
90.01% - 100.00%	2,026	3.65%	126,386,249.13	6.30%
100.00% +	256	0.46%	11,083,543.99	0.55%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,098	39.84%	959,042,735.23	47.78%
Thessaloniki	8,163	14.72%	263,896,828.94	13.15%
Macedonia	6,588	11.88%	177,838,952.19	8.86%
Peloponnese	4,056	7.31%	134,953,183.06	6.72%
Thessaly	4,051	7.30%	112,562,564.18	5.61%
Stereia Ellada	2,991	5.39%	87,986,585.17	4.38%
Creta Island	2,277	4.11%	84,859,047.92	4.23%
Ionian Islands	884	1.59%	34,964,456.31	1.74%
Thrace	1,390	2.51%	39,782,236.79	1.98%
Epirus	1,692	3.05%	51,655,903.87	2.57%
Aegean Islands	1,273	2.30%	59,744,075.44	2.98%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	40	0.07%	2,314,211.61	0.12%
12 - 24	511	0.92%	28,911,704.82	1.44%
24 - 36	696	1.25%	40,464,519.86	2.02%
36 - 60	413	0.74%	19,575,248.40	0.98%
60 - 96	2,203	3.97%	67,050,998.17	3.34%
over 96	51,600	93.03%	1,848,969,896.24	92.11%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	17	0.03%	204,424.78	0.01%
5 - 10 years	776	1.40%	8,336,158.37	0.42%
10 - 15 years	9,557	17.23%	139,731,041.20	6.96%
15 - 20 years	10,283	18.54%	259,876,419.50	12.95%
20 - 25 years	9,905	17.86%	398,582,919.23	19.86%
25 - 30 years	16,852	30.38%	708,839,006.14	35.31%
30 - 35 years	3,547	6.40%	210,408,607.95	10.48%
35 years +	4,526	8.16%	281,307,991.92	14.01%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,053	77.62%	1,476,292,229.08	73.55%
Houses	12,410	22.38%	530,994,340.02	26.45%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,277	22.14%	455,660,908.16	22.70%
Purchase	29,218	52.68%	1,125,312,310.11	56.06%
Repair	10,574	19.06%	327,905,585.66	16.34%
Construction (re-mortgage)	115	0.21%	6,910,052.92	0.34%
Purchase (re-mortgage)	639	1.15%	27,988,287.29	1.39%
Repair (re-mortgage)	353	0.64%	14,426,910.24	0.72%
Equity Release	2,287	4.12%	49,082,514.72	2.45%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,273	99.66%	1,991,554,233.76	99.22%
Balloon	190	0.34%	15,732,335.34	0.78%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	54,718	98.66%	1,989,789,292.96	99.13%
Fixed Converting to Floating	374	0.67%	15,020,099.00	0.75%
Fixed to Maturity	371	0.67%	2,477,177.14	0.12%
Grand Total	55,463	100.00%	2,007,286,569.10	100.00%

Fixed rate assets **0.87%**
Assets WAL (in years) **6.51**

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,065	5.60%		230,812,293.88	11.60%
Libor 3 Months (CHF)	436	0.80%		34,348,591.88	1.73%
ECB Tracker	27,770	50.75%		985,109,538.63	49.51%
Euribor 1 Month	1,998	3.65%		82,996,918.54	4.17%
Euribor 3 Months	8,417	15.38%		358,336,666.58	18.01%
Libor 1 Month (Euro)	62	0.11%		969,106.91	0.05%
Eurobank OEK's Rate	169	0.31%		2,390,136.79	0.12%
Euribor 6 Months	8	0.01%		46,201.63	0.00%
TBank OEK's Rate	87	0.16%		1,136,162.57	0.06%
TBank OG Rate	32	0.06%		459,008.98	0.02%
Originator Rate	12,674	23.16%		293,184,666.58	14.73%
Grand Total	54,718	100.00%		1,989,789,292.96	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	84	22.46%		3,199,250.53	21.30%
Euribor 1 Month	55	14.71%		2,263,904.87	15.07%
Euribor 3 Months	58	15.51%		3,020,050.68	20.11%
Originator Rate	177	47.33%		6,536,892.92	43.52%
Grand Total	374	100.00%		15,020,099.00	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	2	0.53%		36,469.60	0.24%
1 Jan 2021 +	372	99.47%		14,983,629.40	99.76%
Grand Total	374	100.00%		15,020,099.00	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS					
Subsidised flag	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,435	99.95%		2,006,049,372.39	99.94%
Y	28	0.05%		1,237,196.71	0.06%
Grand Total	55,463	100.00%		2,007,286,569.10	100.00%

SUBSIDISED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	22	78.57%		959,618.69	77.56%
OEK Subsidy	6	21.43%		277,578.02	22.44%
Grand Total	28	100.00%		1,237,196.71	100.00%

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,015	79.36%		1,721,393,919.06	85.76%
Y	11,448	20.64%		285,892,650.04	14.24%
Grand Total	55,463	100.00%		2,007,286,569.10	100.00%

Preferential Rate Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,227	95.97%		1,879,424,549.64	93.63%
Y	2,236	4.03%		127,862,019.46	6.37%
Grand Total	55,463	100.00%		2,007,286,569.10	100.00%

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,463	100.00%		2,007,286,569.10	100.00%
S					
Grand Total	55,463	100.00%		2,007,286,569.10	100.00%

ADD-ON LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,911	89.99%		1,865,274,837.21	92.93%
Y	5,552	10.01%		142,011,731.89	7.07%
Grand Total	55,463	100.00%		2,007,286,569.10	100.00%

OCCUPANCY TYPES					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,402	96.28%		1,932,473,846.78	96.27%
Second home/Holiday houses	1,899	3.42%		69,166,587.66	3.45%
Buy-to-let/Non-Owner occupied	38	0.07%		1,934,833.43	0.10%
Other	124	0.22%		3,711,301.22	0.18%
Grand Total	55,463	100.00%		2,007,286,569.10	100.00%

Top 15 Profession Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,200	25.60%		605,134,963.34	30.15%
Pensioner	9,759	17.60%		265,052,131.54	13.20%
Other Private Employees	8,290	14.95%		298,133,480.31	14.85%
Civil Servant	6,905	12.45%		228,879,106.88	11.40%
Unemployed	2,704	4.88%		80,929,338.81	4.03%
Other Self Employed	2,657	4.79%		121,154,760.86	6.04%
Teacher	2,151	3.88%		71,793,925.67	3.58%
Civil Servant - Policeman	1,685	3.04%		71,912,313.35	3.58%
Civil Servant - Primary School Teachers	1,567	2.83%		49,038,961.30	2.44%
Salesman	1,396	2.52%		43,592,041.88	2.17%
Military Personnel	1,319	2.38%		54,968,822.12	2.74%
Housewife	1,035	1.87%		34,508,101.44	1.72%
Accountant	743	1.34%		30,566,777.85	1.52%
Civil Servant- Nurse/ Midwife	537	0.97%		20,059,026.58	1.00%
Lawyers - Jurists	515	0.93%		31,562,817.17	1.57%
Grand Total	55,463	100.00%		2,007,286,569.10	100.00%