

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



Report No: **21**  
Reporting Date: **20/8/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	17/7/2020	31/7/2020

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

**I Programme Details** as of 20/8/2020

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	20-Jul-20	20-Oct-20	31	Act/360	0.3010%	129,597.22	-
2	20-May-20	20-Aug-20	92	Act/360	0.2240%	372,088.89	372,088.89
3	20-Jul-20	20-Oct-20	31	Act/360	0.0510%	21,958.33	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/7/2020			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	307,881,723.76	1,784,789,072.07	2,070,685,370.48	286,853,960.05	1,737,965,416.11	2,007,286,569.10
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	307,635,510.66	1,783,969,005.27	2,069,636,672.33	286,853,960.05	1,737,024,382.31	2,006,345,535.30
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	292,855,434.62	1,740,057,976.04	2,012,000,992.68	271,498,923.91	1,698,084,823.95	1,952,989,456.29
A.4	Aggregate Original Principal O/S balance	436,540,323.51	3,576,302,065.51	4,012,842,389.02	401,607,817.51	3,505,848,839.85	3,907,456,657.36
A.5	Average Current Principal O/S balance	77,865.89	34,211.68	36,895.49	80,351.25	33,491.33	36,191.45
A.6	Average Original Principal O/S balance	110,404.74	68,552.24	71,500.85	112,495.19	67,559.19	70,451.59
A.7	Maximum Current Principal O/S balance	730,370.89	1,023,647.44	1,023,647.44	732,350.18	926,504.62	926,504.62
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	3,954	52,169	56,123	3,570	51,893	55,463
A.10	Weighted Average Seasoning (years)	14.02	13.25	13.35	13.89	13.17	13.27
A.11	Weighted Average Remaining Maturity (years)	13.68	15.15	14.95	13.65	14.98	14.80
A.12	Weighted Average Current Indexed LTV percent (%)	64.68	50.95	52.84	66.09	49.99	52.15
A.13	Weighted Average Current Unindexed LTV percent (%)	47.11	37.91	39.18	47.93	37.38	38.80
A.14	Weighted Average Original LTV percent (%)	62.57	60.39	60.69	63.08	59.71	60.16
A.15	Weighted Average Interest Rate - Total (%)	0.66	2.25	2.03	0.65	2.30	2.08
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.60	1.06	0.89	0.60	1.10	0.91
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.04	91.81	92.81	98.69	90.95	91.98
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.64	7.72	6.74	0.97	8.34	7.35
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.24	0.42	0.40	0.34	0.66	0.62
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.08	0.05	0.05	-	0.05	0.05
A.21	FX Rate	1.0769	-	-	1.0651	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/7/2020					
		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	4,370	2,154,691.19	60,809	12,059,377.62	65,179	13,352,924.66
B.2	Partial Prepayments	7	38,155.91	106	587,219.47	113	583,442.82
B.3	Whole Prepayments	5	277,295.89	93	1,174,341.09	98	1,367,778.84
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,470,142.99</b>	-	<b>13,820,938.18</b>	-	<b>15,304,146.31</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/7/2020					
		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	3,911	143,454.89	54,991	3,105,601.00	58,902	3,238,811.97
C.2	Interest From Overdues	939	626.91	9,519	6,832.57	10,458	7,414.71
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>144,081.80</b>	-	<b>3,112,433.57</b>	-	<b>3,246,226.68</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/7/2020					
		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	3,916	304,924,382.23	46,621	1,638,574,113.07	50,537	1,921,724,249.79
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	37	2,711,128.43	5,524	145,394,892.20	5,561	147,912,422.55
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,953</b>	<b>307,635,510.66</b>	<b>52,145</b>	<b>1,783,969,005.27</b>	<b>56,098</b>	<b>2,069,636,672.33</b>
A.4	In Arrears Loans 90 Days To 360 Days	1	246,213.10	24	820,066.80	25	1,048,698.15
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>1</b>	<b>246,213.10</b>	<b>24</b>	<b>820,066.80</b>	<b>25</b>	<b>1,048,698.15</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/7/2020					
		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	29	1,957,227.86	5,234	137,836,386.66	5,263	139,653,851.48
B.2	60 Days < Installment <= 89 Days	8	753,900.57	290	7,558,505.54	298	8,258,571.07
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>37</b>	<b>2,711,128.43</b>	<b>5,524</b>	<b>145,394,892.20</b>	<b>5,561</b>	<b>147,912,422.55</b>
B.4	90 Days < Installment <= 119 Days	1	246,213.10	18	604,799.24	19	833,430.59
B.5	120 Days < Installment <= 360 Days	0	0.00	6	215,267.56	6	215,267.56
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>1</b>	<b>246,213.10</b>	<b>24</b>	<b>820,066.80</b>	<b>25</b>	<b>1,048,698.15</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/7/2020					
		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	25,501,164.25	2,011,447.19	71,080,415.30	10,459,057.12	94,760,575.25	12,326,869.54
A.2	Number of Loans	419	25	831	374	1,250	399

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	353,911.11	
Total Bonds Amount	<b>1,650,353,911.11</b>	
Current Outstanding Balance of Loans	2,070,685,370.48	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	2,012,000,992.68	
B. Accrued Interest on Loans	4,114,769.49	
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	2,775,000.00	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>2,013,340,762.17</b>	
Bonds / Nominal Value Assets Percentage	1,907,923,596.66	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,335,109,260.92	
Net Present Value of Liabilities	1,653,145,160.96	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,307,110,510.27	
Net Present Value of Liabilities	1,648,043,549.29	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,494,684,009.41	
Net Present Value of Liabilities	1,665,829,791.75	
<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	31,512,310.29	
Interest due on all series of covered bonds during 1st year	881,676.79	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	2,576,574.11	
Required Reserve Amount	1,021,009.52	
Amount credited to the account (payment to BoNY)	-1,555,564.59	
Available (Outstanding) Reserve Amount t	1,021,009.52	

<sup>1</sup> Outstanding Accrued Interest on Bonds as at end date of 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.

**IV Portfolio Stratifications**

LOAN CURRENCY				
	Num of Loans	% of loans	OS Principal (in Euro)	% of OS Principal
CHF	3,954	7.05%	285,896,298.41	13.81%
EUR	52,169	92.95%	1,784,789,072.07	86.19%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,884	28.30%	374,515,813.71	9.33%
37.501 - 75.000	21,191	37.76%	1,199,599,502.74	29.89%
75.001 - 100.000	8,517	15.18%	758,734,172.58	18.91%
100.001 - 150.000	7,004	12.48%	866,786,874.67	21.60%
150.001 - 250.000	2,743	4.89%	518,492,345.06	12.92%
250.001 - 500.000	688	1.23%	223,708,140.27	5.57%
500.001 +	96	0.17%	71,005,539.99	1.77%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>4,012,842,389.02</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,444	64.94%	628,917,272.79	30.37%
37.501 - 75.000	13,491	24.04%	705,755,320.55	34.08%
75.001 - 100.000	3,110	5.54%	267,100,706.17	12.90%
100.001 - 150.000	2,075	3.70%	246,863,486.01	11.92%
150.001 - 250.000	802	1.43%	147,524,089.32	7.12%
250.001 - 500.000	171	0.30%	55,634,652.59	2.69%
500.001 +	30	0.05%	18,889,843.06	0.91%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,545	27.70%	416,462,997.00	20.11%
2005	5,990	10.67%	261,712,708.73	12.64%
2006	9,330	16.62%	388,317,014.82	18.75%
2007	8,364	14.90%	325,499,734.92	15.72%
2008	4,944	8.81%	199,550,682.32	9.64%
2009	2,926	5.21%	125,683,109.37	6.07%
2010	2,626	4.68%	111,447,487.73	5.38%
2011	1,651	2.94%	51,918,997.30	2.51%
2012	1,430	2.55%	48,104,753.84	2.32%
2013	1,120	2.00%	36,867,119.42	1.78%
2014	396	0.71%	10,439,511.42	0.50%
2015	180	0.32%	5,308,286.47	0.26%
2016	187	0.33%	8,786,177.27	0.42%
2017	464	0.83%	25,980,640.22	1.25%
2018	714	1.27%	39,754,110.26	1.92%
2019	256	0.46%	14,852,039.40	0.72%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	842	1.50%	1,474,023.07	0.07%
2021 - 2025	13,632	24.29%	198,628,517.43	9.59%
2026 - 2030	15,836	28.22%	456,812,655.95	22.06%
2031 - 2035	10,628	18.94%	474,842,471.04	22.93%
2036 - 2040	7,572	13.49%	435,381,116.46	21.03%
2041 - 2045	3,397	6.05%	218,559,240.01	10.55%
2046 +	4,216	7.51%	284,987,346.53	13.76%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,190	16.37%	85,755,140.68	4.14%
40.01 - 60 months	3,867	6.89%	85,090,545.31	4.11%
60.01 - 90 months	7,181	12.80%	167,446,654.53	8.09%
90.01 - 120 months	7,034	12.53%	216,967,017.64	10.48%
120.01 - 150 months	8,326	14.84%	317,254,328.63	15.32%
150.01 - 180 months	3,948	7.03%	185,488,296.26	8.96%
over 180 months	16,577	29.54%	1,012,683,387.43	48.91%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,993	8.90%	346,818,024.07	16.75%
1.01% - 2.00%	30,961	55.17%	1,198,927,165.26	57.90%
2.01% - 3.00%	3,442	6.13%	82,742,462.82	4.00%
3.01% - 4.00%	2,441	4.35%	110,262,447.15	5.32%
4.01% - 5.00%	10,157	18.10%	257,378,193.87	12.43%
5.01% - 6.00%	1,047	1.87%	22,555,828.40	1.09%
6.01% - 7.00%	1,704	3.04%	28,514,079.51	1.38%
7.01% +	1,378	2.46%	23,487,169.40	1.13%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,742	28.05%	210,328,843.21	10.16%
20.01% - 30.00%	8,867	15.80%	235,620,224.28	11.38%
30.01% - 40.00%	7,870	14.02%	281,496,264.74	13.59%
40.01% - 50.00%	6,433	11.46%	287,965,411.57	13.91%
50.01% - 60.00%	5,456	9.72%	287,152,445.10	13.87%
60.01% - 70.00%	4,306	7.67%	252,429,635.95	12.19%
70.01% - 80.00%	2,954	5.26%	187,022,780.83	9.03%
80.01% - 90.00%	2,166	3.86%	148,967,280.79	7.19%
90.01% - 100.00%	1,391	2.48%	104,532,619.86	5.05%
100.00% +	938	1.67%	75,169,864.13	3.63%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,804	35.29%	330,044,556.76	15.94%
20.01% - 30.00%	11,000	19.60%	363,417,706.46	17.55%
30.01% - 40.00%	9,920	17.68%	431,306,778.94	20.83%
40.01% - 50.00%	7,568	13.48%	398,855,960.11	19.26%
50.01% - 60.00%	4,438	7.91%	285,748,556.87	13.80%
60.01% - 70.00%	2,514	4.48%	178,766,405.42	8.63%
70.01% - 80.00%	741	1.32%	63,925,330.37	3.09%
80.01% - 90.00%	84	0.15%	10,581,587.05	0.51%
90.01% - 100.00%	30	0.05%	5,603,041.83	0.27%
100.00% +	24	0.04%	2,435,446.66	0.12%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,047	7.21%	65,219,837.34	3.15%
20.01% - 30.00%	5,281	9.41%	122,775,144.29	5.93%
30.01% - 40.00%	7,201	12.83%	201,741,161.69	9.74%
40.01% - 50.00%	8,620	15.36%	284,539,854.08	13.74%
50.01% - 60.00%	8,864	15.79%	338,994,058.35	16.37%
60.01% - 70.00%	8,032	14.31%	339,873,031.38	16.41%
70.01% - 80.00%	7,647	13.63%	360,828,684.83	17.43%
80.01% - 90.00%	3,952	7.04%	200,145,949.01	9.67%
90.01% - 100.00%	2,225	3.96%	145,715,776.56	7.04%
100.00% +	254	0.45%	10,851,872.94	0.52%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,479	40.05%	995,180,147.41	48.06%
Thessaloniki	8,266	14.73%	272,209,603.88	13.15%
Macedonia	6,632	11.82%	181,465,546.22	8.76%
Peloponnese	4,107	7.32%	139,105,168.14	6.72%
Thessaly	4,060	7.23%	113,887,424.83	5.50%
Stereia Ellada	3,014	5.37%	90,944,773.88	4.39%
Creta Island	2,284	4.07%	86,789,550.02	4.19%
Ionian Islands	901	1.61%	36,380,846.58	1.76%
Thrace	1,407	2.51%	40,892,959.33	1.97%
Epirus	1,696	3.02%	52,389,540.88	2.53%
Aegean Islands	1,277	2.28%	61,439,809.31	2.97%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	0	0.00%	0.00	0.00%
12 - 24	474	0.84%	26,877,503.32	1.30%
24 - 36	720	1.28%	40,380,606.63	1.95%
36 - 60	456	0.81%	23,185,572.32	1.12%
60 - 96	2,126	3.79%	65,561,334.78	3.17%
over 96	52,347	93.27%	1,914,680,353.43	92.47%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	17	0.03%	188,930.72	0.01%
5 - 10 years	750	1.34%	8,087,652.86	0.39%
10 - 15 years	9,406	16.76%	136,333,128.00	6.58%
15 - 20 years	10,334	18.41%	259,749,831.08	12.54%
20 - 25 years	10,091	17.98%	408,968,215.07	19.75%
25 - 30 years	17,022	30.33%	721,891,178.33	34.86%
30 - 35 years	3,670	6.54%	222,779,187.75	10.76%
35 years +	4,833	8.61%	312,677,246.69	15.10%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,558	77.61%	1,521,676,185.28	73.49%
Houses	12,565	22.39%	549,009,185.20	26.51%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,380	22.06%	466,855,253.78	22.55%
Purchase	29,670	52.87%	1,163,322,889.89	56.18%
Repair	10,647	18.97%	338,034,649.00	16.32%
Construction (re-mortgage)	119	0.21%	7,426,684.38	0.36%
Purchase (re-mortgage)	661	1.18%	30,694,399.79	1.48%
Repair (re-mortgage)	370	0.66%	15,723,963.50	0.76%
Equity Release	2,276	4.06%	48,627,530.13	2.35%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,939	99.67%	2,055,794,181.65	99.28%
Balloon	184	0.33%	14,891,188.83	0.72%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	55,412	98.73%	2,053,657,198.79	99.18%
Fixed Converting to Floating	367	0.65%	14,831,182.09	0.72%
Fixed to Maturity	344	0.61%	2,196,989.60	0.11%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

Fixed rate assets 0.82%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.

Libor 1 Month (CHF)	3,399	6.13%	244,844,287.02	11.92%
Libor 3 Months (CHF)	488	0.88%	37,192,953.49	1.81%
ECB Tracker	28,078	50.67%	1,017,717,411.93	49.56%
Euribor 1 Month	2,059	3.72%	89,688,900.06	4.37%
Euribor 3 Months	8,491	15.32%	370,203,624.25	18.03%
Libor 1 Month (Euro)	56	0.10%	914,563.95	0.04%
Eurobank OEK's Rate	152	0.27%	2,276,579.19	0.11%
Euribor 6 Months	8	0.01%	44,672.99	0.00%
TBank OEK's Rate	85	0.15%	1,113,529.06	0.05%
TBank OG Rate	31	0.06%	441,533.97	0.02%
Originator Rate	12,565	22.68%	289,219,142.68	14.06%
<b>Grand Total</b>	<b>55,412</b>	<b>100.00%</b>	<b>2,053,657,198.79</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	84	22.89%	3,180,389.24	21.44%
Euribor 1 Month	55	14.99%	2,250,563.02	15.17%
Euribor 3 Months	55	14.99%	2,976,805.46	20.07%
Originator Rate	173	47.14%	6,423,424.37	43.31%
<b>Grand Total</b>	<b>367</b>	<b>100.00%</b>	<b>14,831,182.09</b>	<b>100.00%</b>

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	1	0.27%	35,037.45	0.24%
1 Jan 2021 +	366	99.73%	14,796,144.64	99.76%
<b>Grand Total</b>	<b>367</b>	<b>100.00%</b>	<b>14,831,182.09</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,097	99.95%	2,069,515,011.05	99.94%
Y	26	0.05%	1,170,359.43	0.06%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	21	80.77%	934,400.69	79.84%
OEK Subsidy	5	19.23%	235,958.74	20.16%
<b>Grand Total</b>	<b>26</b>	<b>100.00%</b>	<b>1,170,359.43</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,813	79.85%	1,789,521,953.62	86.42%
Y	11,310	20.15%	281,163,416.86	13.58%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,743	95.76%	1,931,026,181.09	93.26%
Y	2,380	4.24%	139,659,189.40	6.74%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	56,123	100.00%	2,070,685,370.48	100.00%
S				
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,659	90.26%	1,930,691,540.34	93.24%
Y	5,464	9.74%	139,993,830.14	6.76%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	54,053	96.31%	1,993,812,382.53	96.29%
Second home/Holiday houses	1,909	3.40%	71,122,754.71	3.43%
Buy-to-let/Non-Owner occupied	38	0.07%	1,903,646.68	0.09%
Other	123	0.22%	3,846,586.56	0.19%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,451	25.75%	630,060,246.77	30.43%
Pensioner	9,808	17.48%	269,390,127.00	13.01%
Other Private Employees	8,401	14.97%	308,902,274.62	14.92%
Civil Servant	6,912	12.32%	231,929,023.44	11.20%
Unemployed	2,785	4.96%	85,901,911.34	4.15%
Other Self Employed	2,729	4.86%	127,620,692.70	6.16%
Teacher	2,164	3.86%	73,338,708.92	3.54%
Civil Servant - Policeman	1,676	2.99%	72,513,637.50	3.50%
Civil Servant - Primary School Teachers	1,573	2.80%	49,390,154.85	2.38%
Salesman	1,422	2.53%	45,283,156.67	2.19%
Military Personnel	1,331	2.37%	56,405,967.36	2.72%
Housewife	1,045	1.86%	35,259,243.60	1.70%
Accountant	757	1.35%	31,689,042.75	1.53%
Civil Servant- Nurse/ Midwife	539	0.96%	20,102,750.85	0.97%
Lawyers - Jurists	530	0.94%	32,908,432.14	1.59%
<b>Grand Total</b>	<b>56,123</b>	<b>100.00%</b>	<b>2,070,685,370.48</b>	<b>100.00%</b>