

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



Report No: **22**  
Reporting Date: **20/10/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/9/2020	30/9/2020

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

**I Programme Details** as of 20/10/2020

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-21	20-Oct-71
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
				<b>1.650.000.000,00</b>			

Fixed Rate Bonds 0%  
Liability WAL (in years) 0,17

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	92	Act/360	0,3010%	384.611,11	384.611,11
2	20-Aug-20	20-Nov-20	61	Act/360	0,0170%	18.723,61	-
3	20-Jul-20	20-Oct-20	92	Act/360	0,0510%	65.166,67	65.166,67

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/9/2020			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	301.604.494,75	1.751.475.556,22	2.030.635.584,68	303.977.838,34	1.766.032.750,22	2.048.172.938,02
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	301.604.494,75	1.751.040.546,01	2.030.200.574,47	303.960.520,68	1.765.408.481,18	2.047.532.595,42
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	287.931.933,66	1.709.514.628,02	1.976.019.564,77	289.764.014,60	1.723.125.896,92	1.992.073.376,59
A.4	Aggregate Original Principal O/S balance	431.865.858,18	3.529.488.002,61	3.961.353.860,79	433.620.926,93	3.555.051.194,94	3.988.672.121,87
A.5	Average Current Principal O/S balance	77.235,47	33.982,84	36.624,32	77.505,82	34.073,56	36.737,21
A.6	Average Original Principal O/S balance	110.593,05	68.480,56	71.446,55	110.561,17	68.590,61	71.543,12
A.7	Maximum Current Principal O/S balance	726.379,44	1.026.547,65	1.026.547,65	728.381,18	1.023.647,44	1.023.647,44
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	3.905	51.540	55.445	3.922	51.830	55.752
A.10	Weighted Average Seasoning (years)	14,19	13,40	13,51	14,10	13,33	13,43
A.11	Weighted Average Remaining Maturity (years)	13,58	15,05	14,85	13,63	15,09	14,89
A.12	Weighted Average Current Indexed LTV percent (%)	64,03	50,67	52,50	64,37	50,76	52,64
A.13	Weighted Average Current Unindexed LTV percent (%)	46,68	37,69	38,93	46,93	37,77	39,03
A.14	Weighted Average Original LTV percent (%)	62,57	60,19	60,52	62,61	60,33	60,64
A.15	Weighted Average Interest Rate - Total (%)	0,63	2,24	2,02	0,64	2,24	2,02
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0,57	1,04	0,87	0,58	1,05	0,87
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99,17	98,50	98,59	99,43	91,22	92,35
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0,79	1,33	1,25	0,38	8,21	7,13
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0,04	0,15	0,13	0,19	0,54	0,49
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	NULL	0,02	0,02	0,01	0,04	0,03
A.21	FX Rate	1,0804	1		1,0774	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2020					
		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	4,063	1.854.709,24	58,288	11.588.901,34	62,351	12.581.200,67
B.2	Partial Prepayments	6	12.118,33	98	541.116,51	104	512.966,64
B.3	Whole Prepayments	4	102.974,81	82	1.274.564,39	86	1.282.690,09
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>1.969.802,38</b>	-	<b>13.404.582,24</b>	-	<b>14.376.857,40</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/9/2020					
		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	3,516	122.194,40	51,838	2.927.108,69	55,354	3.040.209,76
C.2	Interest From Overdues	882	618,94	9,632	7.049,91	10,514	7.622,79
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>122.813,34</b>	-	<b>2.934.158,60</b>	-	<b>3.047.832,55</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/9/2020					
		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	3,876	299.116.141,95	50,548	1.725.178.486,30	54,424	2.002.035.337,42
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	29	2.488.352,80	972	25.862.059,71	1,001	28.165.237,05
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,905</b>	<b>301.604.494,75</b>	<b>51,520</b>	<b>1.751.040.546,01</b>	<b>55,425</b>	<b>2.030.200.574,47</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0,00	20	435.010,21	20	435.010,21
A.5	Renounced Loans	0	0,00	0	0,00	0	0,00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>0</b>	<b>0,00</b>	<b>20</b>	<b>435.010,21</b>	<b>20</b>	<b>435.010,21</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/9/2020					
		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	26	2.371.811,52	847	23.239.453,08	873	25.434.761,78
B.2	60 Days < Installment <= 89 Days	3	116.541,28	125	2.622.606,63	128	2.730.475,27
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>29</b>	<b>2.488.352,80</b>	<b>972</b>	<b>25.862.059,71</b>	<b>1.001</b>	<b>28.165.237,05</b>
B.4	90 Days < Installment <= 119 Days	0	0,00	20	435.010,21	20	435.010,21
B.5	120 Days < Installment <= 360 Days	0	0,00	0	0,00	0	0,00
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0,00</b>	<b>20</b>	<b>435.010,21</b>	<b>20</b>	<b>435.010,21</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/9/2020					
		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	504.632,12	0,00	2.302.699,83	0,00	2.769.778,80
A.2	Number of Loans	0	7	0	146	0	153

Outstanding Bonds Principal	1.650.000.000,00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	369.780,56	
Total Bonds Amount	<b>1.650.369.780,56</b>	
Current Outstanding Balance of Loans	2.030.635.584,68	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1.976.019.564,77	
B. Accrued Interest on Loans	4.252.131,14	
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	1.377.083,33	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1.978.894.612,57</b>	
Bonds / Nominal Value Assets Percentage	1.907.941.942,84	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2.294.092.104,09	
Net Present Value of Liabilities	1.651.844.489,01	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.267.705.826,28	
Net Present Value of Liabilities	1.648.953.488,25	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2.443.933.619,15	
Net Present Value of Liabilities	1.659.257.704,43	
<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	31.050.059,29	
Interest due on all series of covered bonds during 1st year	519.909,42	
<b>Parameters</b>		
LTV Cap	80,00%	
Asset Percentage	86,5%	
Negative carry Margin	0,50%	
<b>Reserve Ledger</b>		
Opening Balance	1.021.009,52	
Required Reserve Amount	1.478.688,06	
Amount credited to the account (payment to BoNY)	457.678,54	
Available (Outstanding) Reserve Amount t	1.478.688,06	

<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	3.905	7,04%	279.160.028,46	13,75%
EUR	51.540	92,96%	1.751.475.556,22	86,25%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15.730	28,37%	370.180.525,20	9,34%
37.501 - 75.000	20.928	37,75%	1.184.981.753,04	29,91%
75.001 - 100.000	8.412	15,17%	749.399.791,29	18,92%
100.001 - 150.000	6.897	12,44%	853.849.785,99	21,55%
150.001 - 250.000	2.701	4,87%	510.293.633,41	12,88%
250.001 - 500.000	681	1,23%	221.646.380,43	5,60%
500.001 +	96	0,17%	71.001.991,43	1,79%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>3.961.353.860,79</b>	<b>100,00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36.114	65,13%	619.480.705,83	30,51%
37.501 - 75.000	13.319	24,02%	695.891.245,30	34,27%
75.001 - 100.000	3.009	5,43%	258.307.740,25	12,72%
100.001 - 150.000	2.020	3,64%	239.906.761,26	11,81%
150.001 - 250.000	788	1,42%	144.612.834,31	7,12%
250.001 - 500.000	166	0,30%	54.216.447,78	2,67%
500.001 +	29	0,05%	18.219.849,97	0,90%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15.365	27,71%	406.930.503,78	20,04%
2005	5.779	10,42%	257.339.870,18	12,67%
2006	9.257	16,70%	380.986.864,49	18,76%
2007	8.279	14,93%	317.602.534,74	15,64%
2008	4.312	8,86%	195.789.281,29	9,64%
2009	2.911	5,25%	123.448.295,37	6,08%
2010	2.584	4,66%	109.584.477,59	5,40%
2011	1.643	2,96%	51.261.467,26	2,52%
2012	1.425	2,57%	47.722.436,77	2,35%
2013	1.107	2,00%	35.978.615,15	1,77%
2014	391	0,71%	10.280.113,08	0,51%
2015	177	0,32%	5.173.625,33	0,25%
2016	187	0,34%	8.754.482,42	0,43%
2017	461	0,83%	25.689.889,53	1,27%
2018	712	1,28%	39.352.431,52	1,94%
2019	255	0,46%	14.730.696,17	0,73%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	533	0,96%	710.005,60	0,03%
2021 - 2025	13.524	24,39%	188.583.046,61	9,29%
2026 - 2030	15.749	28,40%	446.797.518,35	22,00%
2031 - 2035	10.564	19,05%	467.249.980,54	23,01%
2036 - 2040	7.528	13,58%	429.869.742,51	21,17%
2041 - 2045	3.378	6,09%	216.344.851,66	10,65%
2046 +	4.169	7,52%	281.080.439,42	13,84%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9.140	16,48%	85.037.553,36	4,19%
40.01 - 60 months	3.931	7,09%	86.592.154,17	4,26%
60.01 - 90 months	7.632	13,76%	170.477.832,87	8,40%
90.01 - 120 months	7.351	13,26%	234.470.423,88	11,55%
120.01 - 150 months	7.689	13,87%	299.674.875,53	14,76%
150.01 - 180 months	3.608	6,51%	174.171.597,71	8,58%
over 180 months	16.094	29,03%	980.211.147,17	48,27%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5.130	9,25%	347.003.151,66	17,09%
1.01% - 2.00%	30.545	55,09%	1.171.367.568,54	57,68%
2.01% - 3.00%	3.316	5,98%	80.131.254,03	3,95%
3.01% - 4.00%	2.371	4,28%	107.594.307,09	5,30%
4.01% - 5.00%	10.057	18,14%	251.550.466,51	12,39%
5.01% - 6.00%	1.037	1,87%	22.201.249,85	1,09%
6.01% - 7.00%	1.620	2,92%	27.610.602,89	1,36%
7.01% +	1.369	2,47%	23.176.984,12	1,14%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15.783	28,47%	209.102.329,07	10,30%
20.01% - 30.00%	8.789	15,85%	234.881.712,71	11,57%
30.01% - 40.00%	7.744	13,97%	274.847.872,14	13,54%
40.01% - 50.00%	6.379	11,51%	286.368.492,19	14,10%
50.01% - 60.00%	5.348	9,65%	281.759.738,75	13,88%
60.01% - 70.00%	4.219	7,61%	247.359.717,07	12,18%
70.01% - 80.00%	2.897	5,22%	183.320.271,17	9,03%
80.01% - 90.00%	2.097	3,78%	143.109.876,15	7,05%
90.01% - 100.00%	1.328	2,40%	99.704.470,58	4,91%
100.00% +	861	1,55%	70.181.104,85	3,46%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>CURRENT LTV_Unindexed</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19.794	35,70%	327.400.780,75	16,12%
20.01% - 30.00%	10.956	19,76%	362.110.207,69	17,83%
30.01% - 40.00%	9.756	17,60%	423.894.898,54	20,87%
40.01% - 50.00%	7.400	13,35%	389.284.557,31	19,17%
50.01% - 60.00%	4.314	7,78%	278.183.725,62	13,70%
60.01% - 70.00%	2.390	4,31%	171.490.888,55	8,45%
70.01% - 80.00%	705	1,27%	61.155.516,39	3,01%
80.01% - 90.00%	77	0,14%	10.223.678,42	0,50%
90.01% - 100.00%	26	0,05%	4.253.954,58	0,21%
100.00% +	27	0,05%	2.637.376,84	0,13%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>ORIGINAL LTV</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4.063	7,33%	65.075.218,15	3,20%
20.01% - 30.00%	5.258	9,48%	123.121.542,20	6,06%
30.01% - 40.00%	7.145	12,89%	199.055.863,17	9,80%
40.01% - 50.00%	8.546	15,41%	280.410.637,00	13,81%
50.01% - 60.00%	8.706	15,70%	331.152.244,00	16,31%
60.01% - 70.00%	7.886	14,22%	332.316.803,62	16,37%
70.01% - 80.00%	7.507	13,54%	351.260.495,10	17,30%
80.01% - 90.00%	3.884	7,01%	194.814.146,37	9,59%
90.01% - 100.00%	2.199	3,97%	142.928.368,85	7,04%
100.00% +	251	0,45%	10.500.266,23	0,52%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22.211	40,06%	976.173.521,08	48,07%
Thessaloniki	8.162	14,72%	266.842.517,39	13,14%
Macedonia	6.551	11,82%	178.040.163,65	8,77%
Peloponnese	4.066	7,33%	136.498.415,81	6,72%
Thessaly	4.014	7,24%	111.767.601,61	5,50%
Stereia Ellada	2.966	5,35%	88.535.643,11	4,36%
Creta Island	2.244	4,05%	84.587.204,28	4,17%
Ionian Islands	886	1,60%	35.853.483,40	1,77%
Thrace	1.395	2,52%	40.124.471,07	1,98%
Epirus	1.686	3,04%	51.539.976,74	2,54%
Aegean Islands	1.264	2,28%	60.672.586,54	2,99%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	0	0,00%	0,00	0,00%
12 - 24	393	0,71%	22.679.285,47	1,12%
24 - 36	716	1,29%	38.935.478,60	1,92%
36 - 60	516	0,93%	27.320.622,76	1,35%
60 - 96	1.862	3,36%	56.765.831,02	2,80%
over 96	51.958	93,71%	1.884.934.366,83	92,82%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>LEGAL LOAN TERM</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	16	0,03%	188.560,26	0,01%
5 - 10 years	715	1,29%	7.811.715,16	0,38%
10 - 15 years	9.127	16,46%	129.039.754,45	6,35%
15 - 20 years	10.214	18,42%	252.260.112,66	12,42%
20 - 25 years	10.032	18,09%	401.514.150,46	19,77%
25 - 30 years	16.911	30,50%	711.287.995,74	35,03%
30 - 35 years	3.647	6,58%	220.207.380,44	10,84%
35 years +	4.783	8,63%	308.325.914,92	15,18%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43.052	77,65%	1.491.984.282,53	73,47%
Houses	12.393	22,35%	538.651.302,15	26,53%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12.216	22,03%	457.085.939,19	22,51%
Purchase	29.344	52,92%	1.141.090.660,41	56,19%
Repair	10.490	18,92%	331.978.571,52	16,35%
Construction (re-mortgage)	116	0,21%	7.240.550,44	0,36%
Purchase (re-mortgage)	654	1,18%	30.088.531,25	1,48%
Repair (re-mortgage)	362	0,65%	15.091.863,81	0,74%
Equity Release	2.263	4,08%	48.059.468,07	2,37%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55.269	99,68%	2.016.415.194,60	99,30%
Balloon	176	0,32%	14.220.390,08	0,70%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	54.719	98,69%	2.013.456.463,03	99,15%
Fixed Converting to Floating	367	0,66%	14.991.430,23	0,74%
Fixed to Maturity	359	0,65%	2.187.691,43	0,11%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

Fixed rate assets **0,85%**  
Assets WAL (in years) **6,50**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3.356	6,13%	238.923.128,73	11,87%
Libor 3 Months (CHF)	485	0,89%	36.572.903,26	1,82%
ECB Tracker	27.721	50,66%	997.632.147,74	49,55%
Euribor 1 Month	2.023	3,70%	87.792.538,52	4,36%
Euribor 3 Months	8.416	15,38%	365.209.747,96	18,14%
Libor 1 Month (Euro)	51	0,09%	889.601,99	0,04%
Eurobank OEK's Rate	136	0,25%	2.179.621,43	0,11%
Euribor 6 Months	8	0,01%	41.607,16	0,00%
TBank OEK's Rate	79	0,14%	1.074.872,31	0,05%
TBank OG Rate	31	0,06%	430.860,07	0,02%
Originator Rate	12.413	22,68%	282.709.433,86	14,04%
<b>Grand Total</b>	<b>54.719</b>	<b>100,00%</b>	<b>2.013.456.463,03</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%	3.142.462,78	20,96%
Euribor 1 Month	55	14,99%	2.236.247,70	14,92%
Euribor 3 Months	57	15,53%	3.289.805,19	21,94%
Originator Rate	171	46,59%	6.322.914,56	42,18%
<b>Grand Total</b>	<b>367</b>	<b>100,00%</b>	<b>14.991.430,23</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	0	0,00%	0,00	0,00%
1 Jan 2021 +	367	100,00%	14.991.430,23	100,00%
<b>Grand Total</b>	<b>367</b>	<b>100,00%</b>	<b>14.991.430,23</b>	<b>100,00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55.419	99,95%	2.029.481.253,67	99,94%
Y	26	0,05%	1.154.331,01	0,06%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	21	80,77%	923.187,22	79,98%
OEK Subsidy	5	19,23%	231.143,79	20,02%
<b>Grand Total</b>	<b>26</b>	<b>100,00%</b>	<b>1.154.331,01</b>	<b>100,00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44.261	79,83%	1.754.623.798,75	86,41%
Y	11.184	20,17%	276.011.785,93	13,59%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53.087	95,75%	1.893.593.117,29	93,25%
Y	2.358	4,25%	137.042.467,39	6,75%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55.445	100,00%	2.030.635.584,68	100,00%
S	0	0,00%	0,00	0,00%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50.055	90,28%	1.893.302.289,92	93,24%
Y	5.390	9,72%	137.333.294,76	6,76%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53.401	96,31%	1.955.205.131,47	96,29%
Second home/Holiday houses	1.886	3,40%	69.735.061,89	3,43%
Buy-to-let/Non-Owner occupied	37	0,07%	1.895.477,03	0,09%
Other	121	0,22%	3.799.914,29	0,19%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14.279	25,75%	619.040.770,56	30,49%
Pensioner	9.696	17,49%	263.532.506,30	12,98%
Other Private Employees	8.297	14,96%	303.869.840,39	14,96%
Civil Servant	6.797	12,26%	225.760.584,88	11,12%
Unemployed	2.756	4,97%	84.242.384,19	4,15%
Other Self Employed	2.692	4,86%	125.057.851,48	6,16%
Teacher	2.146	3,87%	72.118.459,42	3,55%
Civil Servant - Policeman	1.663	3,00%	71.348.036,32	3,51%
Civil Servant - Primary School Teachers	1.568	2,83%	48.688.590,24	2,40%
Salesman	1.406	2,54%	44.290.678,27	2,18%
Military Personnel	1.314	2,37%	55.317.947,22	2,72%
Housewife	1.028	1,85%	33.869.870,06	1,67%
Accountant	744	1,34%	31.086.023,20	1,53%
Civil Servant- Nurse/ Midwife	536	0,97%	19.952.144,92	0,98%
Lawyers - Jurists	523	0,94%	32.459.897,25	1,60%
<b>Grand Total</b>	<b>55.445</b>	<b>100,00%</b>	<b>2.030.635.584,68</b>	<b>100,00%</b>