

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



Report No: **23**  
Reporting Date: **20/11/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/10/2020	31/10/2020

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

**I Programme Details** as of 20/11/2020

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-21	22-Nov-71
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) 0.79

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	20-Oct-20	20-Jan-21	31	Act/360	0.2410%	103,763.89	-
2	20-Aug-20	20-Nov-20	92	Act/360	0.0170%	28,238.89	28,238.89
3	20-Oct-20	20-Jan-21	31	Act/360	0.0000%	0.00	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/10/2020			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	295,151,634.21	1,731,193,785.89	2,007,088,003.70	301,604,494.75	1,751,475,556.22	2,030,635,584.68
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	295,151,634.21	1,730,807,909.76	2,006,702,127.57	301,604,494.75	1,751,040,546.01	2,030,200,574.47
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	281,326,927.52	1,690,617,643.92	1,953,589,159.64	287,931,933.66	1,709,514,628.02	1,976,019,564.77
A.4	Aggregate Original Principal O/S balance	426,899,830.50	3,506,587,622.93	3,933,487,453.43	431,865,858.18	3,529,488,002.61	3,961,353,860.79
A.5	Average Current Principal O/S balance	76,464.15	33,817.66	36,458.04	77,235.47	33,982.84	36,624.32
A.6	Average Original Principal O/S balance	110,595.81	68,498.74	71,450.40	110,593.05	68,480.56	71,446.55
A.7	Maximum Current Principal O/S balance	724,371.94	1,026,547.65	1,026,547.65	726,379.44	1,026,547.65	1,026,547.65
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	3,860	51,192	55,052	3,905	51,540	55,445
A.10	Weighted Average Seasoning (years)	14.26	13.49	13.59	14.19	13.40	13.51
A.11	Weighted Average Remaining Maturity (years)	13.55	15.01	14.81	13.58	15.05	14.85
A.12	Weighted Average Current Indexed LTV percent (%)	64.37	50.48	52.39	64.03	50.67	52.50
A.13	Weighted Average Current Unindexed LTV percent (%)	46.91	37.57	38.85	46.68	37.69	38.93
A.14	Weighted Average Original LTV percent (%)	62.70	60.20	60.54	62.57	60.19	60.52
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.24	2.01	0.63	2.24	2.02
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.03	0.85	0.57	1.04	0.87
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.27	98.65	98.74	99.17	98.50	98.59
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.56	1.18	1.09	0.79	1.33	1.25
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.17	0.15	0.15	0.04	0.15	0.13
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.02	0.02	0.00	0.02	0.02
A.21	FX Rate	1.0698	-	-	1.0804	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2020					
		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	4,605	2,102,204.70	58,016	11,937,213.24	62,621	13,260,564.43
B.2	Partial Prepayments	4	27,316.34	75	515,136.78	79	508,842.59
B.3	Whole Prepayments	8	469,949.28	72	1,373,147.05	80	1,753,504.20
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,599,470.32</b>	-	<b>13,825,497.07</b>	-	<b>15,522,911.22</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/10/2020					
		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	4,045	144,777.61	52,495	2,958,040.99	56,540	3,093,372.46
C.2	Interest From Overdues	859	496.59	9,132	6,356.43	9,991	6,820.62
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>145,274.20</b>	-	<b>2,964,397.42</b>	-	<b>3,100,193.08</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/10/2020					
		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	3,830	292,997,245.59	50,358	1,707,886,815.64	54,188	1,981,767,209.72
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	30	2,154,388.62	814	22,921,094.12	844	24,934,917.84
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,860</b>	<b>295,151,634.21</b>	<b>51,172</b>	<b>1,730,807,909.76</b>	<b>55,032</b>	<b>2,006,702,127.57</b>
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	20	385,876.13	20	385,876.13
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>385,876.13</b>	<b>20</b>	<b>385,876.13</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/10/2020					
		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	24	1,665,319.52	718	20,391,600.29	742	21,948,264.64
B.2	60 Days < Installment <= 89 Days	6	489,069.10	96	2,529,493.83	102	2,986,653.21
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>30</b>	<b>2,154,388.62</b>	<b>814</b>	<b>22,921,094.12</b>	<b>844</b>	<b>24,934,917.84</b>
B.4	90 Days < Installment <= 119 Days	0	0.00	13	255,449.05	13	255,449.05
B.5	120 Days < Installment <= 360 Days	0	0.00	7	130,427.08	7	130,427.08
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>0</b>	<b>0.00</b>	<b>20</b>	<b>385,876.13</b>	<b>20</b>	<b>385,876.13</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/10/2020					
		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	3,852,967.80	0.00	6,489,968.39	0.00	10,091,546.07
A.2	Number of Loans	0	34	0	163	0	197

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	62,573.61	
Total Bonds Amount	<b>1,650,062,573.61</b>	
Current Outstanding Balance of Loans	2,007,088,003.70	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,953,589,159.64	
B. Accrued Interest on Loans	3,237,973.48	
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	6,496,527.78	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,950,330,605.34</b>	
Bonds / Nominal Value Assets Percentage	1,907,586,790.30	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,270,177,763.17	
Net Present Value of Liabilities	1,654,428,911.86	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,244,274,450.86	
Net Present Value of Liabilities	1,649,292,435.15	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,419,123,456.32	
Net Present Value of Liabilities	1,668,125,846.67	
<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	29,477,204.73	
Interest due on all series of covered bonds during 1st year	1,055,499.41	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	1,478,688.06	
Required Reserve Amount	1,258,026.53	
Amount credited to the account (payment to BoNY)	0.00	
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	3,860	7.01%	275,894,217.81	13.75%
EUR	51,192	92.99%	1,731,193,785.89	86.25%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,617	28.37%	367,576,115.93	9.34%
37.501 - 75.000	20,766	37.72%	1,175,741,720.98	29.89%
75.001 - 100.000	8,358	15.18%	744,678,895.07	18.93%
100.001 - 150.000	6,863	12.47%	849,565,064.31	21.60%
150.001 - 250.000	2,679	4.87%	506,067,679.23	12.87%
250.001 - 500.000	673	1.22%	218,845,168.10	5.56%
500.001 +	96	0.17%	71,012,809.81	1.81%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>3,933,487,453.43</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,169	65.70%	622,808,886.55	31.03%
37.501 - 75.000	12,953	23.53%	679,227,670.51	33.84%
75.001 - 100.000	2,983	5.42%	256,013,649.87	12.76%
100.001 - 150.000	1,988	3.61%	236,336,153.76	11.78%
150.001 - 250.000	763	1.39%	140,039,668.10	6.98%
250.001 - 500.000	168	0.31%	54,952,765.92	2.74%
500.001 +	28	0.05%	17,709,208.98	0.88%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,282	27.76%	401,607,588.00	20.01%
2005	5,634	10.23%	254,296,126.91	12.67%
2006	9,211	16.73%	377,117,372.51	18.79%
2007	8,243	14.97%	315,561,987.40	15.62%
2008	4,885	8.87%	193,317,003.92	9.63%
2009	2,902	5.27%	122,137,776.48	6.09%
2010	2,568	4.66%	108,735,265.86	5.42%
2011	1,637	2.97%	50,736,975.73	2.53%
2012	1,412	2.56%	46,726,739.46	2.33%
2013	1,100	2.00%	35,576,448.34	1.77%
2014	389	0.71%	10,058,041.09	0.50%
2015	177	0.32%	5,150,002.32	0.26%
2016	187	0.34%	8,723,629.37	0.43%
2017	461	0.84%	25,565,760.31	1.27%
2018	710	1.29%	39,121,562.31	1.95%
2019	254	0.46%	14,655,723.67	0.73%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	361	0.66%	360,901.92	0.02%
2021 - 2025	13,466	24.46%	182,619,050.98	9.10%
2026 - 2030	15,691	28.50%	440,688,180.08	21.96%
2031 - 2035	10,519	19.11%	462,896,291.41	23.06%
2036 - 2040	7,502	13.63%	426,626,399.94	21.26%
2041 - 2045	3,361	6.11%	214,565,978.08	10.69%
2046 +	4,152	7.54%	279,331,201.29	13.92%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,093	16.52%	84,189,524.83	4.19%
40.01 - 60 months	3,961	7.20%	86,678,576.08	4.32%
60.01 - 90 months	7,536	13.69%	166,838,901.74	8.31%
90.01 - 120 months	7,308	13.27%	232,736,400.93	11.60%
120.01 - 150 months	7,637	13.87%	295,171,787.17	14.71%
150.01 - 180 months	3,649	6.63%	177,068,151.16	8.82%
over 180 months	15,868	28.82%	964,404,661.80	48.05%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,078	9.22%	342,939,667.02	17.09%
1.01% - 2.00%	30,373	55.17%	1,157,912,599.87	57.69%
2.01% - 3.00%	3,243	5.89%	78,422,683.48	3.91%
3.01% - 4.00%	2,357	4.28%	106,613,651.41	5.31%
4.01% - 5.00%	10,031	18.22%	249,338,038.22	12.42%
5.01% - 6.00%	1,017	1.85%	21,904,422.47	1.09%
6.01% - 7.00%	1,592	2.89%	27,065,195.93	1.35%
7.01% +	1,361	2.47%	22,891,745.30	1.14%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,824	28.74%	209,165,270.06	10.42%
20.01% - 30.00%	8,740	15.88%	232,317,144.63	11.57%
30.01% - 40.00%	7,693	13.97%	273,489,116.31	13.63%
40.01% - 50.00%	6,309	11.46%	282,790,972.15	14.09%
50.01% - 60.00%	5,295	9.62%	278,311,177.74	13.87%
60.01% - 70.00%	4,153	7.54%	243,546,310.15	12.13%
70.01% - 80.00%	2,850	5.18%	179,482,185.41	8.94%
80.01% - 90.00%	2,063	3.75%	141,046,614.13	7.03%
90.01% - 100.00%	1,287	2.34%	97,554,276.22	4.86%
100.00% +	838	1.52%	69,384,936.90	3.46%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</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%	19,773	35.92%	325,782,261.90	16.23%
20.01% - 30.00%	10,971	19.93%	360,103,840.82	17.94%
30.01% - 40.00%	9,629	17.49%	418,429,923.53	20.85%
40.01% - 50.00%	7,305	13.27%	384,573,710.69	19.16%
50.01% - 60.00%	4,241	7.70%	272,950,783.62	13.60%
60.01% - 70.00%	2,329	4.23%	168,812,246.20	8.41%
70.01% - 80.00%	674	1.22%	58,859,832.31	2.93%
80.01% - 90.00%	75	0.14%	9,548,088.17	0.48%
90.01% - 100.00%	27	0.05%	5,163,160.65	0.26%
100.00% +	28	0.05%	2,864,155.83	0.14%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</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%	4,041	7.34%	64,025,014.99	3.19%
20.01% - 30.00%	5,235	9.51%	120,949,870.83	6.03%
30.01% - 40.00%	7,091	12.88%	198,823,826.15	9.81%
40.01% - 50.00%	8,474	15.39%	276,885,007.88	13.80%
50.01% - 60.00%	8,671	15.75%	328,629,944.90	16.37%
60.01% - 70.00%	7,807	14.18%	327,950,971.71	16.34%
70.01% - 80.00%	7,441	13.52%	347,031,322.27	17.29%
80.01% - 90.00%	3,853	7.00%	192,887,299.56	9.61%
90.01% - 100.00%	2,188	3.97%	141,548,431.82	7.05%
100.00% +	251	0.46%	10,356,313.61	0.52%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,041	40.04%	964,378,789.59	48.05%
Thessaloniki	8,106	14.72%	264,131,696.62	13.16%
Macedonia	6,515	11.83%	176,393,096.14	8.79%
Peloponnese	4,041	7.34%	134,803,706.76	6.72%
Thessaly	3,986	7.24%	110,328,957.24	5.50%
Stereia Ellada	2,940	5.34%	87,206,224.70	4.34%
Creta Island	2,230	4.05%	83,642,559.60	4.17%
Ionian Islands	880	1.60%	35,334,200.06	1.76%
Thrace	1,388	2.52%	39,702,364.46	1.98%
Epirus	1,672	3.04%	51,102,979.46	2.55%
Aegean Islands	1,253	2.28%	60,063,429.06	2.99%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</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	349	0.63%	20,143,788.19	1.00%
24 - 36	700	1.27%	37,939,294.07	1.89%
36 - 60	567	1.03%	30,122,932.29	1.50%
60 - 96	1,749	3.18%	52,877,788.89	2.63%
over 96	51,687	93.89%	1,866,004,200.25	92.97%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</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%	183,209.02	0.01%
5 - 10 years	700	1.27%	7,572,133.47	0.38%
10 - 15 years	8,972	16.30%	125,313,779.68	6.24%
15 - 20 years	10,129	18.40%	247,391,762.10	12.33%
20 - 25 years	9,984	18.14%	396,544,529.83	19.76%
25 - 30 years	16,858	30.62%	705,368,288.81	35.14%
30 - 35 years	3,627	6.59%	218,230,378.83	10.87%
35 years +	4,766	8.66%	306,483,921.96	15.27%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,745	77.64%	1,475,679,434.32	73.52%
Houses	12,307	22.36%	531,408,569.38	26.48%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,123	22.02%	451,351,407.63	22.49%
Purchase	29,158	52.96%	1,128,486,695.26	56.23%
Repair	10,404	18.90%	328,308,615.89	16.36%
Construction (re-mortgage)	114	0.21%	6,860,464.95	0.34%
Purchase (re-mortgage)	647	1.18%	29,707,947.22	1.48%
Repair (re-mortgage)	353	0.64%	14,742,113.67	0.73%
Equity Release	2,253	4.09%	47,630,759.08	2.37%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,875	99.68%	1,992,772,602.41	99.29%
Balloon	177	0.32%	14,315,401.28	0.71%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	54,334	98.70%	1,990,041,707.19	99.15%
Fixed Converting to Floating	368	0.67%	15,010,417.92	0.75%
Fixed to Maturity	350	0.64%	2,035,878.59	0.10%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

Fixed rate assets 0.85%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,318	6.11%	236,139,134.33	11.87%
Libor 3 Months (CHF)	475	0.87%	36,056,805.95	1.81%
ECB Tracker	27,530	50.67%	985,775,487.99	49.54%
Euribor 1 Month	2,006	3.69%	86,956,066.06	4.37%
Euribor 3 Months	8,359	15.38%	360,938,906.65	18.14%
Libor 1 Month (Euro)	49	0.09%	875,929.92	0.04%
Eurobank OEK's Rate	132	0.24%	2,147,062.32	0.11%
Euribor 6 Months	8	0.01%	40,210.98	0.00%
TBank OEK's Rate	77	0.14%	1,052,963.22	0.05%
TBank OG Rate	30	0.06%	391,437.70	0.02%
Originator Rate	12,350	22.73%	279,667,702.06	14.05%
<b>Grand Total</b>	<b>54,334</b>	<b>100.00%</b>	<b>1,990,041,707.19</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	22.83%	3,122,251.97	20.80%
Euribor 1 Month	55	14.95%	2,222,345.91	14.81%
Euribor 3 Months	59	16.03%	3,397,171.83	22.63%
Originator Rate	170	46.20%	6,268,648.21	41.76%
<b>Grand Total</b>	<b>368</b>	<b>100.00%</b>	<b>15,010,417.92</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 +	368	100.00%	15,010,417.92	100.00%
<b>Grand Total</b>	<b>368</b>	<b>100.00%</b>	<b>15,010,417.92</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	55,027	99.95%	2,005,973,329.82	99.94%
Y	25	0.05%	1,114,673.88	0.06%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	21	84.00%	920,093.72	82.54%
OEK Subsidy	4	16.00%	194,580.16	17.46%
<b>Grand Total</b>	<b>25</b>	<b>100.00%</b>	<b>1,114,673.88</b>	<b>100.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,930	79.80%	1,734,236,907.99	86.41%
Y	11,122	20.20%	272,851,095.71	13.59%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,710	95.75%	1,871,203,159.28	93.23%
Y	2,342	4.25%	135,884,844.41	6.77%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,051	100.00%	2,006,978,956.83	99.99%
S	1	0.00%	109,046.87	0.01%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,700	90.28%	1,871,294,616.76	93.23%
Y	5,352	9.72%	135,793,386.93	6.77%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,029	96.33%	1,932,764,820.08	96.30%
Second home/Holiday houses	1,867	3.39%	68,797,357.32	3.43%
Buy-to-let/Non-Owner occupied	37	0.07%	1,888,599.74	0.09%
Other	119	0.22%	3,637,226.55	0.18%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,179	25.76%	613,218,830.60	30.55%
Pensioner	9,644	17.52%	260,014,207.00	12.95%
Other Private Employees	8,225	14.94%	300,344,439.29	14.96%
Civil Servant	6,745	12.25%	222,901,530.03	11.11%
Unemployed	2,743	4.98%	83,470,619.07	4.16%
Other Self Employed	2,671	4.85%	123,885,859.84	6.17%
Teacher	2,133	3.87%	70,867,696.74	3.53%
Civil Servant - Policeman	1,651	3.00%	70,149,306.04	3.50%
Civil Servant - Primary School Teachers	1,560	2.83%	47,956,350.42	2.39%
Salesman	1,396	2.54%	43,687,660.60	2.18%
Military Personnel	1,306	2.37%	54,715,064.00	2.73%
Housewife	1,006	1.83%	33,355,304.16	1.66%
Accountant	743	1.35%	30,758,733.48	1.53%
Civil Servant- Nurse/ Midwife	530	0.96%	19,729,467.38	0.98%
Lawyers - Jurists	520	0.94%	32,032,935.04	1.60%
<b>Grand Total</b>	<b>55,052</b>	<b>100.00%</b>	<b>2,007,088,003.70</b>	<b>100.00%</b>