

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



Report No: **22**
Reporting Date: **21/9/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	01/08/2020	31/08/2020

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

I Programme Details as of 21/9/2020

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) 0.25

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	63	Act/360	0.3010%	263,375.00	-
2	20-Aug-20	20-Nov-20	32	Act/360	0.0170%	9,822.22	-
3	20-Jul-20	20-Oct-20	63	Act/360	0.0510%	44,625.00	-

II Summary Loan Portfolio - Status - Removals & Replenishments

Part 1 - Mortgage Asset Portfolio

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/08/2020			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	303,977,838.34	1,766,032,750.22	2,048,172,938.02	307,881,723.76	1,784,789,072.07	2,070,685,370.48
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	303,960,520.68	1,765,408,481.18	2,047,532,595.42	307,635,510.66	1,783,969,005.27	2,069,636,672.33
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	289,764,014.60	1,723,125,896.92	1,992,073,376.59	292,855,434.62	1,740,057,976.04	2,012,000,992.68
A.4	Aggregate Original Principal O/S balance	433,620,926.93	3,555,051,194.94	3,988,672,121.87	436,540,323.51	3,576,302,065.51	4,012,842,389.02
A.5	Average Current Principal O/S balance	77,505.82	34,073.56	36,737.21	77,865.89	34,211.68	36,895.49
A.6	Average Original Principal O/S balance	110,561.17	68,590.61	71,543.12	110,404.74	68,552.24	71,500.85
A.7	Maximum Current Principal O/S balance	728,381.18	1,023,647.44	1,023,647.44	730,370.89	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	3,922	51,830	55,752	3,954	52,169	56,123
A.10	Weighted Average Seasoning (years)	14.10	13.33	13.43	14.02	13.25	13.35
A.11	Weighted Average Remaining Maturity (years)	13.63	15.09	14.89	13.68	15.15	14.95
A.12	Weighted Average Current Indexed LTV percent (%)	64.37	50.76	52.64	64.68	50.95	52.84
A.13	Weighted Average Current Unindexed LTV percent (%)	46.93	37.77	39.03	47.11	37.91	39.18
A.14	Weighted Average Original LTV percent (%)	62.61	60.33	60.64	62.57	60.39	60.69
A.15	Weighted Average Interest Rate - Total (%)	0.64	2.24	2.02	0.66	2.25	2.03
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.58	1.05	0.87	0.60	1.06	0.89
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.43	91.22	92.35	99.04	91.81	92.81
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.38	8.21	7.13	0.64	7.72	6.74
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.19	0.54	0.49	0.24	0.42	0.40
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.01	0.04	0.03	0.08	0.05	0.05
A.21	FX Rate	1.0774	-	-	1.0769	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2020					
		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	3,956	1,831,588.93	55,228	11,169,032.91	59,184	12,198,242.83
B.2	Partial Prepayments	2	1,029.07	93	391,206.75	95	364,131.68
B.3	Whole Prepayments	3	17,760.15	63	1,287,108.70	66	1,212,403.46
B.4	Total Principal Receipts (B1+B2+B3)	-	1,850,378.15	-	12,847,348.36	-	13,774,777.96

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/08/2020					
		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	3,455	126,054.21	50,060	2,848,662.84	53,515	2,965,661.36
C.2	Interest From Overdues	847	551.60	8,260	5,758.27	9,107	6,270.24
C.3	Total Interest Receipts (C1+C2)	-	126,605.81	-	2,854,421.11	-	2,971,931.61
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/08/2020					
		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	3,886	302,237,387.35	45,935	1,610,941,167.26	49,821	1,891,465,937.40
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	35	1,723,133.33	5,874	154,467,313.92	5,909	156,066,658.02
A.3	Totals (A1+ A2)	3,921	303,960,520.68	51,809	1,765,408,481.18	55,730	2,047,532,595.42
A.4	In Arrears Loans 90 Days To 360 Days	1	17,317.66	21	624,269.04	22	640,342.61
A.5	Renounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	1	17,317.66	21	624,269.04	22	640,342.61

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/08/2020					
		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	1,145,704.92	5,504	144,957,258.31	5,533	146,020,656.23
B.2	60 Days < Installment <= 89 Days	6	577,428.41	370	9,510,055.61	376	10,046,001.79
B.3	Total (B1+B2=A4)	35	1,723,133.33	5,874	154,467,313.92	5,909	156,066,658.02
B.4	90 Days < Installment <= 119 Days	1	17,317.66	17	470,526.78	18	486,600.35
B.5	120 Days < Installment <= 360 Days	0	0.00	4	153,742.26	4	153,742.26
B.6	Total (B4+B5=A4)	1	17,317.66	21	624,269.04	22	640,342.61

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/08/2020					
		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	2,046,622.08	0.00	5,930,277.74	0.00	7,829,871.28
A.2	Number of Loans	0	23	0	195	0	218

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	213,905.56	
Total Bonds Amount	1,650,213,905.56	
Current Outstanding Balance of Loans	2,048,172,938.02	
A. Adjusted Outstanding Principal of Loans ²	1,992,073,376.59	
B. Accrued Interest on Loans	4,060,811.17	
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	2,064,583.33	
Nominal Value (A+B+C+D-Z)	1,994,069,604.43	
Bonds / Nominal Value Assets Percentage	1,907,761,740.53	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,309,465,813.02	
Net Present Value of Liabilities	1,652,195,373.15	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,282,785,139.42	
Net Present Value of Liabilities	1,646,614,505.25	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,446,012,803.47	
Net Present Value of Liabilities	1,662,383,729.56	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	31,698,002.45	
Interest due on all series of covered bonds during 1st year	511,711.28	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	1,021,009.52	
Required Reserve Amount	524,949.44	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	1,021,009.52	

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	3,922	7.03%	282,140,187.80	13.78%
EUR	51,830	92.97%	1,766,032,750.22	86.22%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,732	28.22%	371,112,607.09	9.30%
37.501 - 75.000	21,085	37.82%	1,193,930,114.21	29.93%
75.001 - 100.000	8,467	15.19%	754,292,603.37	18.91%
100.001 - 150.000	6,967	12.50%	862,134,558.31	21.61%
150.001 - 250.000	2,723	4.88%	514,268,841.40	12.89%
250.001 - 500.000	682	1.22%	221,928,365.85	5.56%
500.001 +	96	0.17%	71,005,031.64	1.78%
Grand Total	55,752	100.00%	3,988,672,121.87	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,261	65.04%	623,707,320.15	30.45%
37.501 - 75.000	13,398	24.03%	700,144,562.97	34.18%
75.001 - 100.000	3,066	5.50%	263,178,175.22	12.85%
100.001 - 150.000	2,039	3.66%	242,456,027.79	11.84%
150.001 - 250.000	789	1.42%	144,924,020.55	7.08%
250.001 - 500.000	170	0.30%	55,452,094.58	2.71%
500.001 +	29	0.05%	18,310,736.76	0.89%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,441	27.70%	411,340,964.13	20.08%
2005	5,891	10.57%	259,497,610.33	12.67%
2006	9,286	16.66%	383,997,404.59	18.75%
2007	8,310	14.91%	321,039,478.70	15.67%
2008	4,923	8.83%	197,351,890.70	9.64%
2009	2,916	5.23%	124,371,427.45	6.07%
2010	2,608	4.68%	110,478,801.44	5.39%
2011	1,648	2.96%	51,553,074.25	2.52%
2012	1,427	2.56%	47,901,719.73	2.34%
2013	1,111	1.99%	36,157,050.04	1.77%
2014	393	0.70%	10,372,031.86	0.51%
2015	180	0.32%	5,284,230.53	0.26%
2016	187	0.34%	8,751,964.44	0.43%
2017	462	0.83%	25,796,435.36	1.26%
2018	713	1.28%	39,470,581.52	1.93%
2019	256	0.46%	14,808,272.96	0.72%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	700	1.26%	1,157,629.01	0.06%
2021 - 2025	13,572	24.34%	193,504,750.06	9.45%
2026 - 2030	15,790	28.32%	451,781,425.88	22.06%
2031 - 2035	10,588	18.99%	470,579,305.58	22.98%
2036 - 2040	7,540	13.52%	431,855,302.70	21.08%
2041 - 2045	3,384	6.07%	217,156,569.29	10.60%
2046 +	4,178	7.49%	282,137,955.51	13.78%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,176	16.46%	85,607,361.94	4.18%
40.01 - 60 months	3,940	7.07%	86,774,172.13	4.24%
60.01 - 90 months	7,678	13.77%	173,811,126.53	8.49%
90.01 - 120 months	7,300	13.09%	231,089,986.45	11.28%
120.01 - 150 months	7,372	13.22%	288,261,705.81	14.07%
150.01 - 180 months	3,950	7.08%	186,863,310.00	9.12%
over 180 months	16,336	29.30%	995,765,275.17	48.62%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,008	8.98%	345,121,319.59	16.85%
1.01% - 2.00%	30,807	55.26%	1,185,804,613.85	57.90%
2.01% - 3.00%	3,372	6.05%	81,542,052.00	3.98%
3.01% - 4.00%	2,380	4.27%	107,671,648.06	5.26%
4.01% - 5.00%	10,110	18.13%	254,384,196.54	12.42%
5.01% - 6.00%	1,038	1.86%	22,284,609.37	1.09%
6.01% - 7.00%	1,661	2.98%	28,017,616.45	1.37%
7.01% +	1,376	2.47%	23,346,882.17	1.14%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,790	28.32%	210,299,115.92	10.27%
20.01% - 30.00%	8,805	15.79%	235,027,643.21	11.47%
30.01% - 40.00%	7,818	14.02%	278,963,529.31	13.62%
40.01% - 50.00%	6,390	11.46%	285,696,610.13	13.95%
50.01% - 60.00%	5,404	9.69%	284,207,665.25	13.88%
60.01% - 70.00%	4,257	7.64%	249,788,364.20	12.20%
70.01% - 80.00%	2,928	5.25%	185,204,128.76	9.04%
80.01% - 90.00%	2,116	3.80%	144,390,015.88	7.05%
90.01% - 100.00%	1,358	2.44%	101,933,351.78	4.98%
100.00% +	886	1.59%	72,662,513.59	3.55%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,801	35.52%	328,655,696.47	16.05%
20.01% - 30.00%	10,981	19.70%	362,102,912.11	17.68%
30.01% - 40.00%	9,840	17.65%	429,260,387.51	20.96%
40.01% - 50.00%	7,469	13.40%	391,618,880.70	19.12%
50.01% - 60.00%	4,362	7.82%	281,447,375.62	13.74%
60.01% - 70.00%	2,445	4.39%	174,866,421.27	8.54%
70.01% - 80.00%	717	1.29%	61,605,334.77	3.01%
80.01% - 90.00%	83	0.15%	11,244,928.15	0.55%
90.01% - 100.00%	27	0.05%	4,756,474.30	0.23%
100.00% +	27	0.05%	2,614,527.12	0.13%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,020	7.21%	64,415,670.80	3.15%
20.01% - 30.00%	5,245	9.41%	121,720,131.01	5.94%
30.01% - 40.00%	7,175	12.87%	200,054,753.40	9.77%
40.01% - 50.00%	8,580	15.39%	281,876,907.80	13.76%
50.01% - 60.00%	8,806	15.79%	335,503,741.73	16.38%
60.01% - 70.00%	7,952	14.26%	335,448,859.41	16.38%
70.01% - 80.00%	7,579	13.59%	355,921,336.16	17.38%
80.01% - 90.00%	3,926	7.04%	198,018,325.51	9.67%
90.01% - 100.00%	2,216	3.97%	144,575,076.61	7.06%
100.00% +	253	0.45%	10,638,135.59	0.52%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,327	40.05%	984,630,760.44	48.07%
Thessaloniki	8,209	14.72%	269,152,299.90	13.14%
Macedonia	6,582	11.81%	179,537,621.95	8.77%
Peloponnese	4,088	7.33%	137,563,477.92	6.72%
Thessaly	4,042	7.25%	112,909,179.63	5.51%
Stereia Ellada	2,989	5.36%	89,505,765.84	4.37%
Creta Island	2,259	4.05%	85,361,634.01	4.17%
Ionian Islands	897	1.61%	36,082,787.58	1.76%
Thrace	1,400	2.51%	40,451,664.28	1.98%
Epirus	1,687	3.03%	51,913,220.21	2.53%
Aegean Islands	1,272	2.28%	61,064,526.27	2.98%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	0	0.00%	0.00	0.00%
12 - 24	434	0.78%	24,745,177.80	1.21%
24 - 36	715	1.28%	39,628,577.40	1.93%
36 - 60	491	0.88%	25,242,198.71	1.23%
60 - 96	1,972	3.54%	61,165,523.37	2.99%
over 96	52,140	93.52%	1,897,391,460.74	92.84%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	17	0.03%	193,416.35	0.01%
5 - 10 years	736	1.32%	7,916,472.78	0.39%
10 - 15 years	9,276	16.64%	132,806,348.54	6.48%
15 - 20 years	10,270	18.42%	255,843,283.81	12.49%
20 - 25 years	10,053	18.03%	404,941,847.14	19.77%
25 - 30 years	16,961	30.42%	716,117,046.35	34.96%
30 - 35 years	3,647	6.54%	220,760,615.81	10.78%
35 years +	4,792	8.60%	309,593,907.25	15.12%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,281	77.63%	1,504,823,324.70	73.47%
Houses	12,471	22.37%	543,349,613.33	26.53%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,289	22.04%	461,358,798.72	22.53%
Purchase	29,496	52.91%	1,150,807,827.70	56.19%
Repair	10,552	18.93%	334,419,103.95	16.33%
Construction (re-mortgage)	119	0.21%	7,384,467.60	0.36%
Purchase (re-mortgage)	659	1.18%	30,469,621.02	1.49%
Repair (re-mortgage)	367	0.66%	15,460,769.33	0.75%
Equity Release	2,270	4.07%	48,272,349.70	2.36%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,574	99.68%	2,033,810,458.72	99.30%
Balloon	178	0.32%	14,362,479.30	0.70%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	55,048	98.74%	2,031,192,690.58	99.17%
Fixed Converting to Floating	368	0.66%	14,810,272.44	0.72%
Fixed to Maturity	336	0.60%	2,169,975.00	0.11%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

Fixed rate assets 0.83%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,371	6.12%	241,607,218.76	11.89%
Libor 3 Months (CHF)	486	0.88%	36,852,724.56	1.81%
ECB Tracker	27,900	50.68%	1,006,351,514.74	49.54%
Euribor 1 Month	2,043	3.71%	88,737,573.27	4.37%
Euribor 3 Months	8,444	15.34%	367,205,779.62	18.08%
Libor 1 Month (Euro)	54	0.10%	901,969.33	0.04%
Eurobank OEK's Rate	147	0.27%	2,239,785.45	0.11%
Euribor 6 Months	8	0.01%	43,141.72	0.00%
TBank OEK's Rate	82	0.15%	1,092,012.22	0.05%
TBank GG Rate	31	0.06%	436,148.55	0.02%
Originator Rate	12,482	22.67%	285,724,822.37	14.07%
Grand Total	55,048	100.00%	2,031,192,690.58	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	84	22.83%	3,160,311.86	21.34%
Euribor 1 Month	55	14.95%	2,239,770.55	15.12%
Euribor 3 Months	56	15.22%	3,010,717.59	20.33%
Originator Rate	173	47.01%	6,399,472.44	43.21%
Grand Total	368	100.00%	14,810,272.44	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	1	0.27%	35,037.45	0.24%
1 Jan 2021 +	367	99.73%	14,775,234.99	99.76%
Grand Total	368	100.00%	14,810,272.44	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS					
	Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N		55,726	99.95%	2,047,012,834.70	99.94%
Y		26	0.05%	1,160,103.32	0.06%
Grand Total		55,752	100.00%	2,048,172,938.02	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	21	80.77%	926,323.24	79.85%
OEK Subsidy	5	19.23%	233,780.08	20.15%
Grand Total	26	100.00%	1,160,103.32	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,516	79.85%	1,769,828,103.37	86.41%
Y	11,236	20.15%	278,344,834.65	13.59%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,386	95.76%	1,909,981,207.23	93.25%
Y	2,366	4.24%	138,191,730.79	6.75%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,752	100.00%	2,048,172,938.02	100.00%
S				
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,345	90.30%	1,909,892,692.80	93.25%
Y	5,407	9.70%	138,280,245.22	6.75%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,694	96.31%	1,972,133,030.39	96.29%
Second home/Holiday houses	1,900	3.41%	70,322,128.66	3.43%
Buy-to-let/Non-Owner occupied	37	0.07%	1,897,443.54	0.09%
Other	121	0.22%	3,820,335.43	0.19%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,349	25.74%	623,614,070.19	30.45%
Pensioner	9,740	17.47%	265,984,764.96	12.99%
Other Private Employees	8,353	14.98%	305,995,670.02	14.94%
Civil Servant	6,848	12.28%	228,658,654.10	11.16%
Unemployed	2,766	4.96%	84,915,357.64	4.15%
Other Self Employed	2,711	4.86%	126,379,451.73	6.17%
Teacher	2,155	3.87%	72,632,626.21	3.55%
Civil Servant - Policeman	1,666	2.99%	71,687,485.83	3.50%
Civil Servant - Primary School Teachers	1,573	2.82%	49,102,973.89	2.40%
Salesman	1,412	2.53%	44,590,936.46	2.18%
Military Personnel	1,324	2.37%	55,780,333.40	2.72%
Housewife	1,039	1.86%	34,803,687.43	1.70%
Accountant	750	1.35%	31,321,318.45	1.53%
Civil Servant- Nurse/ Midwife	541	0.97%	20,104,631.75	0.98%
Lawyers - Jurists	525	0.94%	32,611,075.96	1.59%
Grand Total	55,752	100.00%	2,048,172,938.02	100.00%