

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



Report No: **24**
Reporting Date: **21/12/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/11/2020	30/11/2020

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

I Programme Details as of 21/12/2020

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-22	20-Jan-72
				1,650,000,000.00			

Fixed Rate Bonds 0%
Liability WAL (in years) 1.01

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	62	Act/360	0.2410%	207,527.78	-
2	20-Nov-20	22-Feb-21	31	Act/360	0.0000%	0.00	-
3	20-Oct-20	20-Jan-21	62	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 30/11/2020			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	288,501,874.76	1,711,922,567.78	1,978,092,763.15	295,151,634.21	1,731,193,785.89	2,007,088,003.70
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	288,501,874.76	1,710,780,142.45	1,976,950,337.82	295,151,634.21	1,730,807,909.76	2,006,702,127.57
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	276,253,654.01	1,671,723,470.33	1,926,593,526.62	281,326,927.52	1,690,617,643.92	1,953,589,159.64
A.4	Aggregate Original Principal O/S balance	421,048,713.72	3,483,743,947.44	3,904,792,661.16	426,899,830.50	3,506,587,622.93	3,933,487,453.43
A.5	Average Current Principal O/S balance	75,543.83	33,672.09	36,189.04	76,464.15	33,817.66	36,458.04
A.6	Average Original Principal O/S balance	110,251.04	68,522.33	71,437.85	110,595.81	68,498.74	71,450.40
A.7	Maximum Current Principal O/S balance	722,347.76	1,026,547.65	1,026,547.65	724,371.94	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	3,819	50,841	54,660	3,860	51,192	55,052
A.10	Weighted Average Seasoning (years)	14.3	13.6	13.7	14.3	13.5	13.6
A.11	Weighted Average Remaining Maturity (years)	13.51	14.98	14.78	13.55	15.01	14.81
A.12	Weighted Average Current Indexed LTV percent (%)	63.22	50.31	52.05	64.37	50.48	52.39
A.13	Weighted Average Current Unindexed LTV percent (%)	46.00	37.44	38.59	46.91	37.57	38.85
A.14	Weighted Average Original LTV percent (%)	62.66	60.16	60.49	62.70	60.20	60.54
A.15	Weighted Average Interest Rate - Total (%)	0.61	2.23	2.01	0.61	2.24	2.01
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.54	1.02	0.85	0.54	1.03	0.85
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	99.29	91.77	92.79	99.27	98.65	98.74
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	0.67	7.49	6.57	0.56	1.18	1.09
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.04	0.67	0.58	0.17	0.15	0.15
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.07	0.06	0.00	0.02	0.02
A.21	FX Rate	1.0839	-	-	1.0698	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2020					
		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	3,991	1,819,529.92	56,429	11,341,692.51	60,420	12,283,311.18
B.2	Partial Prepayments	4	63,383.78	76	413,880.72	80	445,227.79
B.3	Whole Prepayments	9	236,509.75	89	1,396,262.14	98	1,524,693.29
B.4	Total Principal Receipts (B1+B2+B3)	-	2,119,423.45	-	13,151,835.37	-	14,253,232.26

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 30/11/2020					
		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	112,421.13	51,535	2,848,211.95	54,943	2,957,973.65
C.2	Interest From Overdues	800	543.79	8,184	5,540.90	8,984	6,042.60
C.3	Total Interest Receipts (C1+C2)	-	112,964.92	-	2,853,752.85	-	2,957,973.65
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

Part 2 - Portfolio Status

-A-	Portfolio Status	As of 30/11/2020					
		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	3,789	286,443,693.52	45,382	1,571,105,541.86	49,171	1,835,376,870.88
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	30	2,058,181.24	5,427	139,674,600.59	5,457	141,573,466.94
A.3	Totals (A1+ A2)	3,819	288,501,874.76	50,809	1,710,780,142.45	54,628	1,976,950,337.82
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	32	1,142,425.33	32	1,142,425.33
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	32	1,142,425.33	32	1,142,425.33

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 30/11/2020					
		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	27	1,931,905.53	4,976	128,241,139.34	5,003	130,023,504.44
B.2	60 Days < Installment <= 89 Days	3	126,275.71	451	11,433,461.25	454	11,549,962.50
B.3	Total (B1+B2=A4)	30	2,058,181.24	5,427	139,674,600.59	5,457	141,573,466.94
B.4	90 Days < Installment <= 119 Days	0	0.00	29	1,014,353.68	29	1,014,353.68
B.5	120 Days < Installment <= 360 Days	0	0.00	3	128,071.65	3	128,071.65
B.6	Total (B4+B5=A4)	0	0.00	32	1,142,425.33	32	1,142,425.33

Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 30/11/2020					
		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	4,537,141.87	0.00	6,170,648.16	0.00	10,356,589.55
A.2	Number of Loans	0	30	0	178	0	208

**Statutory Tests**

as of 30/11/2020

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds ¹	140,583.33	
Total Bonds Amount	1,650,140,583.33	
Current Outstanding Balance of Loans	1,978,092,763.15	
A. Adjusted Outstanding Principal of Loans ²	1,926,593,526.62	
B. Accrued Interest on Loans	3,890,485.59	
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	5,809,027.78	
Nominal Value (A+B+C+D-Z)	1,924,674,984.43	
Bonds / Nominal Value Assets Percentage	1,907,676,974.95	
Nominal Value Test Result		Pass
Net Present Value Test		Pass
Net Present Value	2,237,682,998.99	
Net Present Value of Liabilities	1,660,204,960.88	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,212,859,264.85	
Net Present Value of Liabilities	1,654,308,868.57	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,379,604,186.84	
Net Present Value of Liabilities	1,680,604,813.20	
Interest Rate Coverage Test		Pass
Interest expected to be received in respect of assets comprised in the Cover Pool during the 1st year	30,288,808.71	
Interest due on all series of covered bonds during 1st year	4,361,084.91	
Parameters		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
Reserve Ledger		
Opening Balance	1,478,688.06	
Required Reserve Amount	1,127,071.71	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	1,478,688.06	

¹ Outstanding Accrued Interest on Bonds as at end date of reporting period² 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	3,819	6.99%	266,170,195.37	13.46%
EUR	50,841	93.01%	1,711,922,567.78	86.54%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,501	28.36%	364,969,884.89	9.35%
37.501 - 75.000	20,610	37.71%	1,166,965,501.36	29.89%
75.001 - 100.000	8,306	15.20%	739,973,330.91	18.95%
100.001 - 150.000	6,827	12.49%	845,109,332.92	21.64%
150.001 - 250.000	2,658	4.86%	502,282,840.12	12.86%
250.001 - 500.000	665	1.22%	216,427,946.91	5.54%
500.001 +	93	0.17%	69,063,824.05	1.77%
Grand Total	54,660	100.00%	3,904,792,661.16	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,101	66.05%	621,693,477.24	31.43%
37.501 - 75.000	12,741	23.31%	668,625,241.76	33.80%
75.001 - 100.000	2,949	5.40%	252,874,762.79	12.78%
100.001 - 150.000	1,938	3.55%	230,065,029.28	11.63%
150.001 - 250.000	744	1.36%	136,124,599.55	6.88%
250.001 - 500.000	161	0.29%	52,380,888.51	2.65%
500.001 +	26	0.05%	16,328,764.02	0.83%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,171	27.76%	395,419,147.57	19.99%
2005	5,509	10.08%	249,850,982.76	12.63%
2006	9,162	16.76%	371,119,895.86	18.76%
2007	8,202	15.01%	308,871,896.21	15.61%
2008	4,867	8.90%	190,464,943.71	9.63%
2009	2,896	5.30%	120,532,839.95	6.09%
2010	2,556	4.68%	107,423,139.94	5.43%
2011	1,628	2.98%	50,340,370.70	2.54%
2012	1,404	2.57%	46,269,409.07	2.34%
2013	1,095	2.00%	35,276,544.97	1.78%
2014	387	0.71%	10,001,931.04	0.51%
2015	176	0.32%	5,129,711.06	0.26%
2016	186	0.34%	8,692,980.99	0.44%
2017	460	0.84%	25,409,879.37	1.28%
2018	709	1.30%	38,784,722.93	1.96%
2019	252	0.46%	14,504,367.03	0.73%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	207	0.38%	192,752.60	0.01%
2021 - 2025	13,374	24.47%	176,061,847.41	8.90%
2026 - 2030	15,621	28.58%	432,561,463.67	21.87%
2031 - 2035	10,487	19.19%	458,028,947.61	23.16%
2036 - 2040	7,478	13.68%	421,029,414.24	21.28%
2041 - 2045	3,351	6.13%	212,681,432.50	10.75%
2046 +	4,142	7.58%	277,536,905.11	14.03%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,078	16.61%	83,332,961.17	4.21%
40.01 - 60 months	3,941	7.21%	85,782,465.42	4.34%
60.01 - 90 months	7,453	13.64%	162,577,373.66	8.22%
90.01 - 120 months	7,306	13.37%	231,998,761.65	11.73%
120.01 - 150 months	7,559	13.83%	290,250,614.50	14.67%
150.01 - 180 months	3,624	6.63%	176,026,685.74	8.90%
over 180 months	15,699	28.72%	948,123,901.01	47.93%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	5,142	9.41%	337,408,907.12	17.06%
1.01% - 2.00%	30,076	55.02%	1,140,527,510.94	57.66%
2.01% - 3.00%	3,203	5.86%	77,668,086.52	3.93%
3.01% - 4.00%	2,366	4.33%	105,924,008.36	5.35%
4.01% - 5.00%	9,950	18.20%	245,796,884.80	12.43%
5.01% - 6.00%	1,009	1.85%	21,538,536.74	1.09%
6.01% - 7.00%	1,564	2.86%	26,577,152.30	1.34%
7.01% +	1,350	2.47%	22,651,676.37	1.15%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,880	29.05%	209,868,648.67	10.61%
20.01% - 30.00%	8,665	15.85%	230,720,385.62	11.66%
30.01% - 40.00%	7,643	13.98%	271,975,016.08	13.75%
40.01% - 50.00%	6,280	11.49%	281,190,504.65	14.22%
50.01% - 60.00%	5,247	9.60%	274,846,859.47	13.89%
60.01% - 70.00%	4,085	7.47%	238,720,409.79	12.07%
70.01% - 80.00%	2,795	5.11%	175,420,087.59	8.87%
80.01% - 90.00%	2,027	3.71%	138,326,378.23	6.99%
90.01% - 100.00%	1,253	2.29%	93,885,530.53	4.75%
100.00% +	785	1.44%	63,138,942.52	3.19%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	19,769	36.17%	325,025,413.35	16.43%
20.01% - 30.00%	10,924	19.99%	358,509,822.41	18.12%
30.01% - 40.00%	9,613	17.59%	417,036,288.48	21.08%
40.01% - 50.00%	7,153	13.09%	376,029,924.47	19.01%
50.01% - 60.00%	4,195	7.67%	270,117,854.16	13.66%
60.01% - 70.00%	2,255	4.13%	161,796,053.96	8.18%
70.01% - 80.00%	628	1.15%	53,733,096.58	2.72%
80.01% - 90.00%	73	0.13%	9,318,501.09	0.47%
90.01% - 100.00%	23	0.04%	4,015,246.69	0.20%
100.00% +	27	0.05%	2,510,562.96	0.13%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	4,019	7.35%	63,564,184.32	3.21%
20.01% - 30.00%	5,202	9.52%	119,319,993.97	6.03%
30.01% - 40.00%	7,044	12.89%	194,456,160.93	9.83%
40.01% - 50.00%	8,419	15.40%	273,827,245.15	13.84%
50.01% - 60.00%	8,609	15.75%	323,353,558.29	16.35%
60.01% - 70.00%	7,754	14.19%	323,589,016.51	16.36%
70.01% - 80.00%	7,377	13.50%	341,320,573.30	17.26%
80.01% - 90.00%	3,818	6.98%	188,980,984.72	9.55%
90.01% - 100.00%	2,169	3.97%	139,618,814.60	7.06%
100.00% +	249	0.46%	10,062,231.35	0.51%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	21,879	40.03%	948,819,058.07	47.97%
Thessaloniki	8,054	14.73%	260,958,767.08	13.19%
Macedonia	6,465	11.83%	173,993,947.58	8.80%
Peloponnese	4,008	7.33%	132,802,382.21	6.71%
Thessaly	3,963	7.25%	108,951,815.86	5.51%
Stereia Ellada	2,920	5.34%	85,980,325.01	4.35%
Creta Island	2,216	4.05%	82,574,377.75	4.17%
Ionian Islands	874	1.60%	34,999,796.14	1.77%
Thrace	1,376	2.52%	39,250,286.03	1.98%
Epirus	1,660	3.04%	50,482,474.65	2.55%
Aegean Islands	1,245	2.28%	59,279,532.75	3.00%
Grand Total	54,660	100.00%	1,978,092,763.15	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	297	0.54%	17,189,789.80	0.87%
24 - 36	696	1.27%	37,676,557.12	1.90%
36 - 60	614	1.12%	32,525,603.40	1.64%
60 - 96	1,623	2.97%	49,197,779.10	2.49%
over 96	51,430	94.09%	1,841,503,033.72	93.09%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

LEGAL LOAN TERM				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	15	0.03%	177,838.68	0.01%
5 - 10 years	687	1.26%	7,373,484.94	0.37%
10 - 15 years	8,813	16.12%	121,399,864.91	6.14%
15 - 20 years	10,040	18.37%	241,896,368.04	12.23%
20 - 25 years	9,943	18.19%	390,560,670.01	19.74%
25 - 30 years	16,784	30.71%	695,916,900.69	35.18%
30 - 35 years	3,617	6.62%	215,800,524.64	10.91%
35 years +	4,761	8.71%	304,967,111.24	15.42%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	42,469	77.70%	1,456,296,571.85	73.62%
Houses	12,191	22.30%	521,796,191.30	26.38%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,032	22.01%	445,264,874.88	22.51%
Purchase	28,964	52.99%	1,111,439,392.59	56.19%
Repair	10,324	18.89%	323,836,160.37	16.37%
Construction (re-mortgage)	114	0.21%	6,785,779.35	0.34%
Purchase (re-mortgage)	639	1.17%	29,344,988.01	1.48%
Repair (re-mortgage)	347	0.63%	14,216,654.01	0.72%
Equity Release	2,240	4.10%	47,204,913.94	2.39%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	54,486	99.68%	1,964,048,148.81	99.29%
Balloon	174	0.32%	14,044,614.34	0.71%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	53,881	98.57%	1,960,961,537.01	99.13%
Fixed Converting to Floating	369	0.68%	15,043,390.37	0.76%
Fixed to Maturity	410	0.75%	2,087,835.77	0.11%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

Fixed rate assets 0.87%

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,284	6.09%	227,856,503.64	11.62%
Libor 3 Months (CHF)	469	0.87%	34,683,300.53	1.77%
ECB Tracker	27,291	50.65%	974,174,653.91	49.68%
Euribor 1 Month	1,990	3.69%	86,080,985.67	4.39%
Euribor 3 Months	8,309	15.42%	357,430,869.42	18.23%
Libor 1 Month (Euro)	47	0.09%	865,380.53	0.04%
Eurobank OEK's Rate	129	0.24%	2,120,649.37	0.11%
Euribor 6 Months	8	0.01%	38,529.12	0.00%
TBank OEK's Rate	75	0.14%	1,036,462.85	0.05%
TBank OG Rate	29	0.05%	382,414.74	0.02%
Originator Rate	12,250	22.74%	276,291,787.23	14.09%
Grand Total	53,881	100.00%	1,960,961,537.01	100.00%

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	84	22.76%	3,102,551.09	20.62%
Euribor 1 Month	55	14.91%	2,214,226.75	14.72%
Euribor 3 Months	60	16.26%	3,484,305.02	23.16%
Originator Rate	170	46.07%	6,242,307.51	41.50%
Grand Total	369	100.00%	15,043,390.37	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	0	0.00%	0.00	0.00%
1 Jan 2021 +	369	100.00%	15,043,390.37	100.00%
Grand Total	369	100.00%	15,043,390.37	100.00%

SUBSIDISED VS. NON-SUBSIDISED LOANS				
Subsidised flag	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,638	99.96%	1,977,084,140.26	99.95%
Y	22	0.04%	1,008,622.89	0.05%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	21	95.45%	916,922.72	90.91%
OEK Subsidy	1	4.55%	91,700.17	9.09%
Grand Total	22	100.00%	1,008,622.89	100.00%

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	43,600	79.77%	1,708,405,865.63	86.37%
Y	11,060	20.23%	269,686,897.52	13.63%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	52,341	95.76%	1,844,485,229.06	93.25%
Y	2,319	4.24%	133,607,534.08	6.75%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,660	100.00%	1,978,092,763.15	100.00%
S	0	0.00%	0.00	0.00%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	49,347	90.28%	1,843,863,000.96	93.21%
Y	5,313	9.72%	134,229,762.19	6.79%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	52,654	96.33%	1,904,816,748.67	96.30%
Second home/Holiday houses	1,851	3.39%	67,781,788.99	3.43%
Buy-to-let/Non-Owner occupied	37	0.07%	1,879,743.06	0.10%
Other	118	0.22%	3,614,482.43	0.18%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,068	25.74%	602,952,978.42	30.48%
Pensioner	9,572	17.51%	256,384,571.27	12.96%
Other Private Employees	8,179	14.96%	296,551,465.84	14.99%
Civil Servant	6,695	12.25%	220,531,697.91	11.15%
Unemployed	2,717	4.97%	82,006,546.34	4.15%
Other Self Employed	2,642	4.83%	122,104,829.61	6.17%
Teacher	2,121	3.88%	69,262,325.36	3.50%
Civil Servant - Policeman	1,646	3.01%	69,524,980.57	3.51%
Civil Servant - Primary School Teachers	1,548	2.83%	47,392,377.92	2.40%
Salesman	1,389	2.54%	43,047,366.71	2.18%
Military Personnel	1,298	2.37%	54,178,257.09	2.74%
Housewife	995	1.82%	32,408,229.55	1.64%
Accountant	743	1.36%	30,397,386.81	1.54%
Civil Servant- Nurse/ Midwife	530	0.97%	19,589,507.94	0.99%
Lawyers - Jurists	517	0.95%	31,770,241.81	1.61%
Grand Total	54,660	100.00%	1,978,092,763.15	100.00%