

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



Report No: **19**  
Reporting Date: **22/6/2020**

Period of Loan Data Reported:	Starting Date	Ending Date
	1/5/2020	31/5/2020

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

**I Programme Details** as of 22/6/2020

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) 0.59

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
1	21-Apr-20	20-Jul-20	62	Act/360	0.5070%	436,583.33	-
2	20-May-20	20-Aug-20	33	Act/360	0.2240%	133,466.67	-
3	21-Apr-20	20-Jul-20	62	Act/360	0.2570%	221,305.56	-

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

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 31/5/2020			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	291,027,740.79	1,756,397,804.33	2,027,878,905.81	294,088,753.76	1,776,742,837.01	2,055,288,729.94
A.2	Aggregate Current Principal O/S balance (Bucket<=3)	290,998,773.52	1,754,883,971.57	2,026,338,051.35	294,088,753.76	1,776,126,118.06	2,054,672,010.99
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	274,940,821.15	1,713,487,105.61	1,969,961,752.21	276,144,002.87	1,733,384,063.37	1,994,933,601.99
A.4	Aggregate Original Principal O/S balance	405,413,397.53	3,599,085,907.26	4,004,499,304.79	407,574,568.16	3,622,537,515.46	4,030,112,083.62
A.5	Average Current Principal O/S balance	80,885.98	33,610.77	36,306.13	81,307.37	33,771.96	36,553.41
A.6	Average Original Principal O/S balance	112,677.43	68,872.80	71,694.55	112,683.04	68,856.44	71,675.74
A.7	Maximum Current Principal O/S balance	734,321.00	937,824.55	937,824.55	736,294.23	1,076,824.20	1,076,824.20
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	3,598	52,257	55,855	3,617	52,610	56,227
A.10	Weighted Average Seasoning (years)	13.80	13.09	13.19	13.71	13.01	13.11
A.11	Weighted Average Remaining Maturity (years)	13.72	15.01	14.84	13.79	15.06	14.89
A.12	Weighted Average Current Indexed LTV percent (%)	66.49	50.47	52.61	67.78	50.65	52.97
A.13	Weighted Average Current Unindexed LTV percent (%)	47.86	37.47	38.86	48.76	37.60	39.12
A.14	Weighted Average Original LTV percent (%)	63.14	60.60	60.94	63.18	60.61	60.96
A.15	Weighted Average Interest Rate - Total (%)	0.70	2.31	2.09	0.62	2.30	2.07
A.16	Weighted Average Interest Rate - (%) - Preferential Rate	0.64	1.12	0.94	0.56	1.11	0.90
A.17	OS Principal of Performing Loans - 0-29 dpd (%)	98.30	97.92	97.97	96.88	88.48	89.62
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	1.01	1.47	1.41	2.14	9.92	8.87
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	0.68	0.52	0.54	0.98	1.56	1.48
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.01	0.09	0.08	0.00	0.03	0.03
A.21	FX Rate	1.0720	-	-	1.0558	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2020					
		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	4,296	1,901,217.49	58,945	11,657,822.67	63,241	12,776,052.07
B.2	Partial Prepayments	4	92,907.12	76	573,923.28	80	628,283.31
B.3	Whole Prepayments	4	380,467.00	61	996,152.51	65	1,309,713.74
<b>B.4</b>	<b>Total Principal Receipts (B1+B2+B3)</b>	-	<b>2,374,591.61</b>	-	<b>13,227,898.46</b>	-	<b>14,714,049.13</b>

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans	As of 31/5/2020					
		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	3,518	129,466.18	52,329	3,009,307.31	55,847	3,130,078.00
C.2	Interest From Overdues	1,272	1,043.42	12,277	10,232.42	13,549	11,205.76
<b>C.3</b>	<b>Total Interest Receipts (C1+C2)</b>	-	<b>130,509.60</b>	-	<b>3,019,539.73</b>	-	<b>3,141,283.76</b>
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

### Part 2 - Portfolio Status

-A-	Portfolio Status	As of 31/5/2020					
		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	3,535	286,085,046.15	51,059	1,719,899,633.75	54,594	1,986,770,012.62
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	62	4,913,727.37	1,148	34,984,337.82	1,210	39,568,038.72
<b>A.3</b>	<b>Totals (A1+ A2)</b>	<b>3,597</b>	<b>290,998,773.52</b>	<b>52,207</b>	<b>1,754,883,971.57</b>	<b>55,804</b>	<b>2,026,338,051.35</b>
A.4	In Arrears Loans 90 Days To 360 Days	1	28,967.27	50	1,513,832.76	51	1,540,854.47
A.5	Renounced Loans	0	0.00	0	0.00	0	0.00
<b>A.6</b>	<b>Totals (A4+ A5)</b>	<b>1</b>	<b>28,967.27</b>	<b>50</b>	<b>1,513,832.76</b>	<b>51</b>	<b>1,540,854.47</b>

-B-	Breakdown of In Arrears Loans Number Of Days Past Due	As of 31/5/2020					
		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	45	2,931,305.05	865	25,873,055.06	910	28,607,481.41
B.2	60 Days < Installment <= 89 Days	17	1,982,422.32	283	9,111,282.76	300	10,960,557.31
<b>B.3</b>	<b>Total (B1+B2=A4)</b>	<b>62</b>	<b>4,913,727.37</b>	<b>1,148</b>	<b>34,984,337.82</b>	<b>1,210</b>	<b>39,568,038.72</b>
B.4	90 Days < Installment <= 119 Days	1	28,967.27	48	1,476,132.96	49	1,503,154.67
B.5	120 Days < Installment <= 360 Days	0	0.00	2	37,699.80	2	37,699.80
<b>B.6</b>	<b>Total (B4+B5=A4)</b>	<b>1</b>	<b>28,967.27</b>	<b>50</b>	<b>1,513,832.76</b>	<b>51</b>	<b>1,540,854.47</b>

### Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period	As of 31/5/2020					
		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	690,993.83	0.00	7,138,456.42	0.00	7,783,040.22
A.2	Number of Loans	0	11	0	208	0	219

Outstanding Bonds Principal	1,650,000,000.00	
Outstanding Accrued Interest on Bonds <sup>1</sup>	483,588.89	
Total Bonds Amount	<b>1,650,483,588.89</b>	
Current Outstanding Balance of Loans	2,027,878,905.81	
A. Adjusted Outstanding Principal of Loans <sup>2</sup>	1,969,961,752.21	
B. Accrued Interest on Loans	3,496,654.76	
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	4,172,916.67	
<b>Nominal Value (A+B+C+D-Z)</b>	<b>1,969,285,490.30</b>	
Bonds / Nominal Value Assets Percentage	1,908,073,513.17	
<b>Nominal Value Test Result</b>		<b>Pass</b>
<b>Net Present Value Test</b>		<b>Pass</b>
Net Present Value	2,284,297,836.29	
Net Present Value of Liabilities	1,653,938,613.19	
<i>Parallel shift +200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,257,117,508.98	
Net Present Value of Liabilities	1,648,405,590.33	
<i>Parallel shift -200bps of current interest rate curve</i>		<i>Pass</i>
Net Present Value	2,424,393,452.39	
Net Present Value of Liabilities	1,670,831,947.87	
<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	32,023,989.92	
Interest due on all series of covered bonds during 1st year	2,245,300.30	
<b>Parameters</b>		
LTV Cap	80.00%	
Asset Percentage	86.5%	
Negative carry Margin	0.50%	
<b>Reserve Ledger</b>		
Opening Balance	3,574,085.00	
Required Reserve Amount	3,114,297.50	
Amount credited to the account (payment to BoNY)	0.00	
Available (Outstanding) Reserve Amount t	3,574,085.00	

<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	3,598	6.44%	271,481,101.48	13.39%
EUR	52,257	93.56%	1,756,397,804.33	86.61%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	% of Principal
0 - 37.500	15,346	27.47%	367,192,666.37	9.17%
37.501 - 75.000	21,387	38.29%	1,211,609,195.94	30.26%
75.001 - 100.000	8,659	15.50%	770,990,415.32	19.25%
100.001 - 150.000	7,038	12.60%	869,065,820.28	21.70%
150.001 - 250.000	2,681	4.80%	505,609,147.74	12.63%
250.001 - 500.000	652	1.17%	212,096,512.25	5.30%
500.001 +	92	0.16%	67,935,546.89	1.70%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>4,004,499,304.79</b>	<b>100.00%</b>

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	36,601	65.53%	632,643,842.71	31.20%
37.501 - 75.000	13,342	23.89%	696,604,145.04	34.35%
75.001 - 100.000	3,030	5.42%	260,095,736.50	12.83%
100.001 - 150.000	1,955	3.50%	232,726,810.19	11.48%
150.001 - 250.000	732	1.31%	134,158,288.53	6.62%
250.001 - 500.000	168	0.30%	54,740,451.18	2.70%
500.001 +	27	0.05%	16,909,631.65	0.83%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	15,569	27.87%	416,435,833.51	20.54%
2005	6,041	10.82%	252,542,342.09	12.45%
2006	9,173	16.42%	372,842,837.02	18.39%
2007	8,236	14.75%	316,433,012.91	15.60%
2008	4,851	8.68%	193,439,983.00	9.54%
2009	2,885	5.17%	121,690,484.55	6.00%
2010	2,656	4.76%	111,800,306.63	5.51%
2011	1,664	2.98%	52,750,621.44	2.60%
2012	1,437	2.57%	46,813,345.72	2.31%
2013	1,129	2.02%	36,794,706.65	1.81%
2014	400	0.72%	10,584,264.94	0.52%
2015	182	0.33%	5,400,496.54	0.27%
2016	187	0.33%	8,813,934.39	0.43%
2017	467	0.84%	26,252,668.54	1.29%
2018	719	1.29%	40,249,956.58	1.98%
2019	259	0.46%	15,034,111.30	0.74%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2016 - 2020	1,154	2.07%	2,578,283.06	0.13%
2021 - 2025	13,672	24.48%	207,313,334.58	10.22%
2026 - 2030	15,796	28.28%	458,077,969.96	22.59%
2031 - 2035	10,502	18.80%	467,359,134.31	23.05%
2036 - 2040	7,433	13.31%	424,571,323.42	20.94%
2041 - 2045	3,280	5.87%	205,294,527.85	10.12%
2046 +	4,018	7.19%	262,684,332.65	12.95%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	9,071	16.24%	84,308,421.39	4.16%
40.01 - 60 months	3,860	6.91%	83,404,718.19	4.11%
60.01 - 90 months	7,339	13.14%	170,999,738.70	8.43%
90.01 - 120 months	6,962	12.46%	212,819,296.68	10.49%
120.01 - 150 months	8,363	14.97%	317,220,105.18	15.64%
150.01 - 180 months	3,870	6.93%	178,742,171.97	8.81%
over 180 months	16,390	29.34%	890,384,453.70	48.35%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	4,396	7.87%	315,100,070.24	15.54%
1.01% - 2.00%	30,724	55.01%	1,168,452,745.08	57.62%
2.01% - 3.00%	3,568	6.39%	87,497,736.00	4.31%
3.01% - 4.00%	2,487	4.45%	113,340,111.57	5.59%
4.01% - 5.00%	10,368	18.56%	266,409,540.36	13.14%
5.01% - 6.00%	1,078	1.93%	23,231,411.52	1.15%
6.01% - 7.00%	1,837	3.29%	29,944,408.34	1.48%
7.01% +	1,397	2.50%	23,902,882.70	1.18%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

CURRENT LTV Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	15,386	27.55%	204,141,367.39	10.07%
20.01% - 30.00%	8,923	15.98%	234,205,139.58	11.55%
30.01% - 40.00%	7,832	14.02%	276,950,601.77	13.66%
40.01% - 50.00%	6,508	11.65%	285,924,202.88	14.10%
50.01% - 60.00%	5,393	9.66%	277,917,918.43	13.70%
60.01% - 70.00%	4,332	7.76%	250,821,987.91	12.37%
70.01% - 80.00%	2,988	5.35%	186,753,043.98	9.21%
80.01% - 90.00%	2,130	3.81%	137,602,555.07	6.79%
90.01% - 100.00%	1,431	2.56%	103,154,862.93	5.09%
100.00% +	932	1.67%	70,407,225.89	3.47%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</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%	19,695	35.26%	328,731,591.15	16.21%
20.01% - 30.00%	10,944	19.59%	360,942,392.00	17.80%
30.01% - 40.00%	9,893	17.71%	423,544,536.99	20.89%
40.01% - 50.00%	7,551	13.52%	392,883,763.40	19.37%
50.01% - 60.00%	4,454	7.97%	277,804,476.78	13.70%
60.01% - 70.00%	2,465	4.41%	167,427,730.50	8.26%
70.01% - 80.00%	715	1.28%	58,758,836.41	2.90%
80.01% - 90.00%	86	0.15%	10,044,986.38	0.50%
90.01% - 100.00%	27	0.05%	5,105,284.45	0.25%
100.00% +	25	0.04%	2,635,307.75	0.13%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</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%	3,359	6.01%	51,067,140.69	2.52%
20.01% - 30.00%	5,133	9.19%	112,523,432.13	5.55%
30.01% - 40.00%	7,178	12.85%	193,756,422.12	9.55%
40.01% - 50.00%	8,812	15.78%	286,207,285.44	14.11%
50.01% - 60.00%	9,068	16.23%	344,078,744.55	16.97%
60.01% - 70.00%	8,261	14.79%	343,423,086.45	16.94%
70.01% - 80.00%	7,804	13.97%	362,844,127.96	17.89%
80.01% - 90.00%	3,907	6.99%	193,312,804.77	9.53%
90.01% - 100.00%	2,064	3.70%	129,158,122.75	6.37%
100.00% +	269	0.48%	11,507,738.96	0.57%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

<b>LOCATION OF PROPERTY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	22,260	39.85%	968,421,912.79	47.76%
Thessaloniki	8,207	14.69%	266,190,701.48	13.13%
Macedonia	6,637	11.88%	180,120,423.37	8.88%
Peloponnese	4,085	7.31%	136,196,649.74	6.72%
Thessaly	4,076	7.30%	113,653,191.93	5.60%
Stereia Ellada	3,019	5.41%	89,249,587.90	4.40%
Creta Island	2,293	4.11%	85,855,252.35	4.23%
Ionian Islands	894	1.60%	35,600,096.87	1.76%
Thrace	1,397	2.50%	40,095,516.24	1.98%
Epirus	1,705	3.05%	52,214,800.93	2.57%
Aegean Islands	1,282	2.30%	60,280,772.21	2.97%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

<b>SEASONING</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	88	0.16%	4,936,976.15	0.24%
12 - 24	539	0.96%	30,822,406.39	1.52%
24 - 36	678	1.21%	38,830,123.12	1.91%
36 - 60	366	0.66%	17,290,840.80	0.85%
60 - 96	2,307	4.13%	70,170,616.16	3.46%
over 96	51,877	92.88%	1,865,827,843.19	92.01%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</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	17	0.03%	209,505.07	0.01%
5 - 10 years	797	1.43%	8,646,079.15	0.43%
10 - 15 years	9,692	17.35%	143,765,990.74	7.09%
15 - 20 years	10,355	18.54%	263,614,699.05	13.00%
20 - 25 years	9,958	17.83%	402,415,259.76	19.84%
25 - 30 years	16,925	30.30%	714,872,910.33	35.25%
30 - 35 years	3,563	6.38%	211,547,297.72	10.43%
35 years +	4,548	8.14%	282,807,163.99	13.95%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

<b>REAL ESTATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	43,370	77.65%	1,491,831,032.96	73.57%
Houses	12,485	22.35%	536,047,872.86	26.43%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

<b>LOAN PURPOSE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	12,357	22.12%	460,285,258.78	22.70%
Purchase	29,418	52.67%	1,136,748,009.50	56.06%
Repair	10,655	19.08%	331,134,230.38	16.33%
Construction (re-mortgage)	118	0.21%	7,161,515.92	0.35%
Purchase (re-mortgage)	648	1.16%	28,356,838.68	1.40%
Repair (re-mortgage)	358	0.64%	14,835,460.78	0.73%
Equity Release	2,301	4.12%	49,357,591.79	2.43%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

<b>INTEREST PAYMENT FREQUENCY</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,661	99.65%	2,011,878,928.47	99.21%
Balloon	194	0.35%	15,999,977.34	0.79%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

<b>INTEREST RATE TYPE</b>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	55,135	98.71%	2,010,515,341.71	99.14%
Fixed Converting to Floating	376	0.67%	15,031,339.62	0.74%
Fixed to Maturity	344	0.62%	2,332,224.49	0.12%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>	<b>2,027,878,905.81</b>	<b>100.00%</b>

Fixed rate assets 0.86%

INDEX TYPE (FLOATING)					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Libor 1 Month (CHF)	3,091	5.61%		232,620,318.40	11.57%
Libor 3 Months (CHF)	440	0.80%		34,955,955.89	1.74%
ECB Tracker	27,958	50.71%		995,767,046.47	49.53%
Euribor 1 Month	2,017	3.66%		83,856,192.71	4.17%
Euribor 3 Months	8,483	15.39%		361,938,033.26	18.00%
Libor 1 Month (Euro)	65	0.12%		983,462.25	0.05%
Eurobank OEK's Rate	181	0.33%		2,448,840.98	0.12%
Euribor 6 Months	8	0.01%		47,728.09	0.00%
TBank OEK's Rate	99	0.18%		1,169,683.26	0.06%
TBank OG Rate	32	0.06%		463,960.51	0.02%
Originator Rate	12,761	23.15%		296,264,719.89	14.74%
<b>Grand Total</b>	<b>55,135</b>	<b>100.00%</b>		<b>2,010,515,341.71</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	86	22.87%		3,226,258.63	21.46%
Euribor 1 Month	55	14.63%		2,268,246.68	15.09%
Euribor 3 Months	56	14.89%		2,804,647.16	18.66%
Originator Rate	179	47.61%		6,732,187.15	44.79%
<b>Grand Total</b>	<b>376</b>	<b>100.00%</b>		<b>15,031,339.62</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	4	1.06%		217,638.25	1.45%
1 Jan 2021 +	372	98.94%		14,813,701.37	98.55%
<b>Grand Total</b>	<b>376</b>	<b>100.00%</b>		<b>15,031,339.62</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	55,827	99.95%		2,026,635,033.44	99.94%
Y	28	0.05%		1,243,872.37	0.06%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>		<b>2,027,878,905.81</b>	<b>100.00%</b>

SUBSIDISED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	22	78.57%		962,984.68	77.42%
OEK Subsidy	6	21.43%		280,887.69	22.58%
<b>Grand Total</b>	<b>28</b>	<b>100.00%</b>		<b>1,243,872.37</b>	<b>100.00%</b>

COMBINED LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	44,303	79.32%		1,738,035,237.79	85.71%
Y	11,552	20.68%		289,843,668.02	14.29%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>		<b>2,027,878,905.81</b>	<b>100.00%</b>

Preferential Rate Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,602	95.97%		1,898,472,819.52	93.62%
Y	2,253	4.03%		129,406,086.29	6.38%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>		<b>2,027,878,905.81</b>	<b>100.00%</b>

STAFF LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,855	100.00%		2,027,878,905.81	100.00%
S					
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>		<b>2,027,878,905.81</b>	<b>100.00%</b>

ADD-ON LOANS					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,275	90.01%		1,884,527,735.42	92.93%
Y	5,580	9.99%		143,351,170.39	7.07%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>		<b>2,027,878,905.81</b>	<b>100.00%</b>

OCCUPANCY TYPES					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,775	96.28%		1,952,222,257.95	96.27%
Second home/Holiday houses	1,915	3.43%		69,983,367.62	3.45%
Buy-to-let/Non-Owner occupied	39	0.07%		1,938,911.68	0.10%
Other	126	0.23%		3,734,368.57	0.18%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>		<b>2,027,878,905.81</b>	<b>100.00%</b>

Top 15 Profession Euro					
	Num of Loans	% of loans		Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	14,302	25.61%		610,353,474.83	30.10%
Pensioner	9,820	17.58%		268,014,910.72	13.22%
Other Private Employees	8,353	14.95%		300,840,168.58	14.84%
Civil Servant	6,965	12.47%		231,791,728.85	11.43%
Unemployed	2,730	4.89%		82,009,123.26	4.04%
Other Self Employed	2,684	4.81%		122,621,353.50	6.05%
Teacher	2,157	3.86%		72,319,746.95	3.57%
Civil Servant - Policeman	1,689	3.02%		72,482,258.11	3.57%
Civil Servant - Primary School Teachers	1,571	2.81%		49,681,122.23	2.45%
Salesman	1,399	2.50%		43,884,319.41	2.16%
Military Personnel	1,323	2.37%		55,312,423.52	2.73%
Housewife	1,049	1.88%		35,518,499.70	1.75%
Accountant	751	1.34%		30,933,373.08	1.53%
Civil Servant- Nurse/ Midwife	544	0.97%		20,401,252.25	1.01%
Lawyers - Jurists	518	0.93%		31,705,150.83	1.56%
<b>Grand Total</b>	<b>55,855</b>	<b>100.00%</b>		<b>2,027,878,905.81</b>	<b>100.00%</b>