

**COLLATERAL DESCRIPTION asset report end of June 2010**
**Overview data**

	June 30th, 2010
Total Outstanding Current Balance in €	2,869,846,657
Number of loans	32,515
Number of borrowers	28,423
Average Loan Balance in €	88,262
Seasoning in months	53
Remaining terms in months	187
% of variable mortgages	96.91%
Weighted Average Current LTV	71.13%
Weighted Average Current indexed LTV	71.01%

**Portfolio breakdowns**
**1. Unindexed LTV Ranges Distribution**

		June 30th, 2010	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	342	8,902
	>40%-<=50%	236	3,063
	>50%-<=60%	300	3,202
	>60%-<=70%	363	3,357
	>70%-<=80%	515	3,741
	>80%-<=85%	192	1,487
	>85%-<=90%	155	1,424
	>90%-<=95%	281	2,634
	>95%-<=100%	238	2,268
	>100%-<=105%	194	2,001
	>105%-<=110%	52	416
	>110%	3	20
<b>Total</b>		<b>2,870</b>	<b>32,515</b>

**2. Current Arrears Ranges Distribution**

		June 30th, 2010	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,826	32,042
	>0-<=1	27	305
	>1-<=2	5	63
	>2-<=3	4	40
	>3	7	65
<b>Total</b>		<b>2,870</b>	<b>32,515</b>

### 3. Seasoning

Total Loan Balance in Mln €		June 30th, 2010											Total	
		Unindexed LTV ranges												
		0- ≤40%	>40%- ≤50%	>50%- ≤60%	>60%- ≤70%	>70%- ≤80%	>80%- ≤85%	>85%- ≤90%	>90%- ≤95%	>95%- ≤100%	>100%- ≤105%	>105%- ≤110%		>110%
Seasoning (in months)	<12	7	4	7	8	18	2	2	3	7	2	10		71
	>=12-<24	26	21	24	27	43	21	13	18	22	28	10	0	252
	>=24-<36	50	36	49	62	120	53	29	55	79	57	13	3	605
	>=36-<60	80	66	86	122	210	71	59	154	99	93	16		1,056
	>=60	179	109	134	144	125	47	52	51	30	13	3	0	886
Total		342	236	300	363	515	192	155	281	238	194	52	3	2,870

### 4. Loan Purpose

Total Loan Balance in Mln €		June 30th, 2010											Total	
		Unindexed LTV ranges												
		0- ≤40%	>40%- ≤50%	>50%- ≤60%	>60%- ≤70%	>70%- ≤80%	>80%- ≤85%	>85%- ≤90%	>90%- ≤95%	>95%- ≤100%	>100%- ≤105%	>105%- ≤110%		>110%
Loan purpose	Purchase	181	130	174	216	300	83	90	134	117	115	25	0	1,564
	Construction	43	30	43	55	91	45	47	139	121	79	27	3	722
	Refinance	116	75	82	91	124	64	18	9	0	0			580
	Renovation	2	0	1	1	0							0	4
	Other / No data	0	0											0
Total		342	236	300	363	515	192	155	281	238	194	52	3	2,870

### 5. Occupancy Type

Total Loan Balance in Mln €		June 30th, 2010											Total	
		Unindexed LTV ranges												
		0- ≤40%	>40%- ≤50%	>50%- ≤60%	>60%- ≤70%	>70%- ≤80%	>80%- ≤85%	>85%- ≤90%	>90%- ≤95%	>95%- ≤100%	>100%- ≤105%	>105%- ≤110%		>110%
Occupancy type	Owner occupied	177	118	164	190	194	86	102	147	153	128	26	0	1,486
	Buy to Let	18	16	20	30	86	31	31	124	82	65	25	3	531
	Vacation / Second Home	31	26	34	53	112	11	3	1	2	1	1		273
	Refinance	116	75	82	91	124	64	18	9	0	0			580
Total		342	236	300	363	515	192	155	281	238	194	52	3	2,870

## 6. Borrower Type

Total Loan Balance in Mln €

		June 30th, 2010											Total	
		Unindexed LTV ranges												
		0- ≤40%	>40%- ≤50%	>50%- ≤60%	>60%- ≤70%	>70%- ≤80%	>80%- ≤85%	>85%- ≤90%	>90%- ≤95%	>95%- ≤100%	>100%- ≤105%	>105%- ≤110%		>110%
Employment type	Employed Private Sector	193	143	192	249	360	137	115	191	164	141	34	2	1,922
	Protected Life Time Employment	49	34	46	47	63	34	25	57	48	37	12	1	454
	Self Employed	47	37	46	56	83	18	13	30	24	14	5	0	373
	Retired	50	19	15	10	9	3	2	3	2	2	0	0	115
	Unemployed	0						0						0
	Other / No data	2	1	1	0	1	0		0	0				5
<b>Total</b>		<b>342</b>	<b>236</b>	<b>300</b>	<b>363</b>	<b>515</b>	<b>192</b>	<b>155</b>	<b>281</b>	<b>238</b>	<b>194</b>	<b>52</b>	<b>3</b>	<b>2,870</b>

## 7. Geographic Distribution

Total Loan Balance in Mln €

		June 30th, 2010											Total	
		Unindexed LTV ranges												
		0- ≤40%	>40%- ≤50%	>50%- ≤60%	>60%- ≤70%	>70%- ≤80%	>80%- ≤85%	>85%- ≤90%	>90%- ≤95%	>95%- ≤100%	>100%- ≤105%	>105%- ≤110%		>110%
Region	Alsace	1	1	2	2	3	2	1	2	1	1	1	0	16
	Aquitaine	13	10	11	12	18	8	4	19	15	14	6	0	129
	Auvergne	2	1	1	3	4	1	1	5	2	1	0		21
	Basse-Normandie	4	3	3	4	6	2	2	2	2	3	1	0	33
	Bourgogne	3	2	3	3	6	2	1	3	1	1	1		27
	Bretagne	9	5	6	8	9	3	2	4	3	4	1	0	55
	Centre	7	5	6	6	13	7	3	6	6	5	1	0	66
	Champagne-Ardenne	2	1	2	2	4	2	2	2	1	0			17
	DOM	1	1	3	3	5	5	7	23	17	8	2	0	76
	Franche-Comté	2	1	1	2	4	2	0	2	0	2	1		18
	Haute-Normandie	9	6	6	7	9	4	4	10	9	6	2		74
	Ile de France	97	72	98	114	141	59	62	83	77	60	14	0	877
	Languedoc-Roussillon	18	12	16	14	27	9	5	11	8	6	2	0	127
	Limousin	1	2	1	2	4	2	1	3	1	3	0		19
	Lorraine	5	4	3	4	7	4	2	5	1	2	1		37
	Midi Pyrénées	12	9	9	15	20	8	5	20	18	11	3		130
	Nord Pas de Calais	21	12	22	24	31	16	16	26	29	31	6	0	233
	Pays de Loire	13	8	8	10	16	7	4	5	2	4	2	0	79
	Picardie	9	5	9	10	10	6	4	9	11	5	1		79
	Poitou Charentes	5	3	5	5	11	3	1	5	4	1	1	0	43
Provence Alpes Cote Azur	77	51	61	80	120	28	19	22	17	15	5		495	
Rhone-Alpes	31	22	24	34	49	12	9	14	12	10	3	0	220	
<b>Total</b>		<b>342</b>	<b>236</b>	<b>300</b>	<b>363</b>	<b>515</b>	<b>192</b>	<b>155</b>	<b>281</b>	<b>238</b>	<b>194</b>	<b>52</b>	<b>3</b>	<b>2,870</b>