

COLLATERAL DESCRIPTION asset report end of September 2015

Overview data

	September 30th, 2015
Total Outstanding Current Balance in €	1,326,366,597
Number of loans	19,860
Number of borrowers	17,928
Average Loan Balance in €	66,786
Seasoning in months	104
Remaining terms in months	138
% of variable mortgages	89.65 %
Weighted Average Current LTV	54.63 %
Weighted Average Current indexed LTV	52.68 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		September 30th, 2015	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	342	9,818
	>40%-<=50%	169	1,984
	>50%-<=60%	192	2,017
	>60%-<=70%	244	2,272
	>70%-<=80%	305	2,967
	>80%-<=85%	50	526
	>85%-<=90%	15	168
	>90%-<=95%	5	76
	>95%-<=100%	2	18
	>100%-<=105%	1	7
	>105%-<=110%	1	7
Total		1,326	19,860

2. Current Arrears Ranges Distribution

		September 30th, 2015	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,251	18,703
	>0-<=1	23	358
	>1-<=2	7	112
	>2-<=3	4	48
	>3	42	639
Total		1,326	19,860

3. Seasoning

Total Loan Balance in Mln €		September 30th, 2015											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%		
Seasoning (in months)	>=36-<60	29	15	22	36	8	1	0	1					112
	>=60	314	155	170	207	297	49	15	5	2	1		1	1,215
Total		342	169	192	244	305	50	15	5	2	1	1	1,326	

4. Loan Purpose

Total Loan Balance in Mln €		September 30th, 2015											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%	
Loan purpose	Purchase	140	79	79	90	158	24	10	4	1	0	1	587
	Construction	41	18	29	74	135	26	5	2	1	0	0	330
	Refinance	160	72	83	80	12	0	0					408
	Renovation	2	0	0	0								2
	Other / No data	0											0
Total		342	169	192	244	305	50	15	5	2	1	1	1,326

5. Occupancy Type

Total Loan Balance in Mln €		September 30th, 2015											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%	
Occupancy type	Owner occupied	139	58	69	77	123	27	11	4	1	0	0	510
	Buy to Let	19	16	24	62	114	18	4	2	0		0	259
	Vacation / Second Home	24	22	15	26	56	5	0			0	1	150
	Refinance	160	72	83	80	12	0	0					408
Total		342	169	192	244	305	50	15	5	2	1	1	1,326

6. Borrower Type

Total Loan Balance in Mln €

		September 30th, 2015										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%
Employment type	Employed Private Sector	202	111	136	166	209	39	11	4	1	0	0	879
	Retired	42	10	6	4	1							63
	Protected Life Time Employment	51	26	29	37	45	6	4	1	0			199
	Self Employed	47	22	20	36	50	6	1	0	0	0	1	183
	Unemployed	0											0
	Other / No data	1	1	0	0	0							3
Total		342	169	192	244	305	50	15	5	2	1	1	1,326

7. Geographic Distribution

Total Loan Balance in Mln €

		September 30th, 2015										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%
Region	Alsace	2	1	2	2	1	1						9
	Aquitaine	13	6	8	13	21	2	1		0			66
	Auvergne	2	1	2	4	3	0						12
	Basse-Normandie	4	3	4	3	4	0	0					18
	Bourgogne	3	3	3	3	2	0	0					16
	Bretagne	11	5	5	7	5	0	0			0		32
	Centre	8	4	6	6	6	1	0		0			32
	Champagne-Ardennes	2	2	1	3	1	0		0				10
	DOM	4	3	4	12	8	1	1					33
	Franche-Comté	2	1	2	3	2	0						10
	Haute-Normandie	10	4	4	7	8	1		0				34
	Ile de France	99	45	56	57	74	14	5	1	1	0	1	352
	Languedoc-Roussillon	20	9	9	13	17	4	1	0				73
	Limousin	2	1	1	3	3	0		0				10
	Lorraine	5	3	4	5	4	0	1	0				22
	Midi Pyrénées	14	6	9	13	18	3	0	1	0			64
	Nord Pas de Calais	23	12	16	18	26	5	2	1	0			102
	Pays de Loire	12	5	6	7	6	1	1	0				39
	Picardie	9	4	5	8	8	2	1	1				37
	Poitou Charentes	6	3	4	4	4	0	0	0				23
Provence Alpes Cote Azur	62	33	29	37	60	11	2	1			0	235	
Rhone-Alpes	29	14	12	17	24	3	1		0		0	99	
Total		342	169	192	244	305	50	15	5	2	1	1	1,326