

**COLLATERAL DESCRIPTION asset report end of December 2015**
**Overview data**

	December 31st, 2015
Total Outstanding Current Balance in €	1,256,111,736
Number of loans	19,091
Number of borrowers	17,278
Average Loan Balance in €	65,796
Seasoning in months	106
Remaining terms in months	136
% of variable mortgages	89.14 %
Weighted Average Current LTV	53.89 %
Weighted Average Current indexed LTV	51.19 %

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

		December 31st, 2015	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	333	9,626
	>40%<=50%	162	1,881
	>50%<=60%	192	2,022
	>60%<=70%	245	2,348
	>70%<=80%	263	2,562
	>80%<=85%	42	417
	>85%<=90%	13	147
	>90%<=95%	4	61
	>95%<=100%	1	14
	>100%<=105%	1	7
	>105%<=110%	1	6
<b>Total</b>		<b>1,256</b>	<b>19,091</b>

**2. Current Arrears Ranges Distribution**

		December 31st, 2015	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,183	17,958
	>0-<=1	21	325
	>1-<=2	6	98
	>2-<=3	2	41
	>3	44	669
<b>Total</b>		<b>1,256</b>	<b>19,091</b>

### 3. Seasoning

Total Loan Balance in Mln €		December 31st, 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	24	11	18	30	4	0		0				88
	>=60	309	151	174	215	259	41	13	4	1	1	1	1,168
Total		333	162	192	245	263	42	13	4	1	1	1	1,256

### 4. Loan Purpose

Total Loan Balance in Mln €		December 31st, 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	137	76	75	93	143	20	8	3	0	0	0	555
	Construction	39	17	34	83	111	21	5	2	1	0	0	314
	Refinance	155	70	83	68	9	0	0					385
	Renovation	2	0	0	0								2
	Other / No data	0											0
Total		333	162	192	245	263	42	13	4	1	1	1	1,256

### 5. Occupancy Type

Total Loan Balance in Mln €		December 31st, 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	134	55	65	80	111	21	8	3	1	0	0	480
	Buy to Let	19	16	29	70	92	15	4	1	0		0	248
	Vacation / Second Home	24	21	15	26	51	5	0			0		143
	Refinance	155	70	83	68	9	0	0					385
Total		333	162	192	245	263	42	13	4	1	1	1	1,256

**6. Borrower Type**

Total Loan Balance in Mln €

		December 31st, 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	197	108	135	165	184	31	10	3	1	0	0	835
	Self Employed	46	20	21	37	43	6	0	0	0	0	0	174
	Protected Life Time Employment	50	24	30	39	35	5	3	1	0			186
	Retired	40	9	5	3	1							59
	Unemployed	0											0
	Other / No data	1	1	0	0	0							3
<b>Total</b>		<b>333</b>	<b>162</b>	<b>192</b>	<b>245</b>	<b>263</b>	<b>42</b>	<b>13</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1,256</b>

**7. Geographic Distribution**

Total Loan Balance in Mln €

		December 31st, 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						8
	Aquitaine	13	6	8	15	17	2	1		0			63
	Auvergne	2	1	2	4	2	0						12
	Basse-Normandie	4	3	3	4	3	1						17
	Bourgogne	3	3	3	4	2	0	0					15
	Bretagne	10	4	5	7	4	0	0			0		31
	Centre	8	4	6	6	6	1	0		0			30
	Champagne-Ardennes	2	2	1	3	1	0		0				9
	DOM	4	2	5	11	7	1	0					31
	Franche-Comté	2	1	2	2	2							9
	Haute-Normandie	10	3	4	7	7	1	0	0				32
	Ile de France	96	45	53	55	66	11	4	1	0	0	0	331
	Languedoc-Roussillon	19	9	9	12	16	4	1					70
	Limousin	2	1	1	3	2	0		0				10
	Lorraine	5	2	4	5	3	0	0	0				21
	Midi Pyrénées	14	5	9	16	13	2	0	1	0			60
	Nord Pas de Calais	23	11	16	18	22	3	2	1	0			96
	Pays de Loire	11	5	6	7	6	1	1	0				37
	Picardie	8	4	6	7	7	1	1	0				35
	Poitou Charentes	6	3	5	4	3	0	0	0				22
Provence Alpes Cote Azur	60	33	26	38	54	11	2	1			0	224	
Rhone-Alpes	28	12	12	17	21	2	0	0			0	93	
<b>Total</b>		<b>333</b>	<b>162</b>	<b>192</b>	<b>245</b>	<b>263</b>	<b>42</b>	<b>13</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1,256</b>