

COLLATERAL DESCRIPTION asset report end of June 2016

Overview data

	June 30th, 2016
Total Outstanding Current Balance in €	1,134,808,507
Number of loans	17,845
Number of borrowers	16,201
Average Loan Balance in €	63,593
Seasoning in months	112
Remaining terms in months	132
% of variable mortgages	89.39 %
Weighted Average Current LTV	52.53 %
Weighted Average Current indexed LTV	50.58 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		June 30th, 2016	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	315	9,328
	>40%<=50%	152	1,775
	>50%<=60%	188	1,964
	>60%<=70%	233	2,365
	>70%<=80%	206	1,997
	>80%<=85%	29	253
	>85%<=90%	8	109
	>90%<=95%	3	33
	>95%<=100%	1	14
	>100%<=105%	0	4
	>105%<=110%	0	1
	>110%	0	2
Total		1,135	17,845

2. Current Arrears Ranges Distribution

		June 30th, 2016	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,062	16,689
	>0-<=1	19	337
	>1-<=2	6	90
	>2-<=3	2	39
	>3	45	690
Total		1,135	17,845

3. Seasoning

Total Loan Balance in Mln €		June 30th, 2016											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)	>=36-<60	15	7	13	19	1	0							55
	>=60	300	145	175	214	204	29	8	3	1	0	0	0	1,080
Total		315	152	188	233	206	29	8	3	1	0	0	0	1,135

4. Loan Purpose

Total Loan Balance in Mln €		June 30th, 2016											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	130	70	69	93	118	14	5	2	1	0		0	502
	Construction	36	16	43	89	82	14	3	1	1	0	0	286	
	Refinance	147	66	75	50	6	0	0					345	
	Renovation	1	0	0	0								2	
	Other / No data	0											0	
Total		315	152	188	233	206	29	8	3	1	0	0	0	1,135

5. Occupancy Type

Total Loan Balance in Mln €		June 30th, 2016											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	125	53	58	84	88	13	5	2	1	0		0	428
	Buy to Let	19	14	38	75	66	11	3	1	0		0	228	
	Vacation / Second Home	24	19	16	23	46	4	0		0			133	
	Refinance	147	66	75	50	6	0	0					344	
Total		315	152	188	233	206	29	8	3	1	0	0	0	1,135

6. Borrower Type

Total Loan Balance in Mln €		June 30th, 2016											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	189	101	130	155	148	21	6	2	1	0		0	753
	Self Employed	42	19	24	35	33	5	0	0	0	0	0	0	159
	Protected Life Time Employment	47	23	28	40	24	4	2	1	0				168
	Retired	36	8	5	3	0								52
	Unemployed	0												0
	Other / No data	1	1	0	0	0								3
Total		315	152	188	233	206	29	8	3	1	0	0	0	1,135

7. Geographic Distribution

Total Loan Balance in Mln €		June 30th, 2016											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	2	1	2	2	1	0							7
	Aquitaine	12	6	9	16	13	1	0		0				58
	Auvergne	2	1	3	4	1								11
	Basse-Normandie	4	2	3	3	2	0							15
	Bourgogne	3	3	3	3	1		0						14
	Bretagne	10	4	6	6	3				0				28
	Centre	7	4	5	6	4	1	0		0				27
	Champagne-Ardenne	2	1	2	2	1	0	0						9
	DOM	4	2	9	8	4	1	0						29
	Franche-Comté	2	1	2	2	2								8
	Haute-Normandie	9	3	5	7	5	0	0	0					29
	Ile de France	90	41	48	54	52	6	2	0	0	0			296
	Languedoc-Roussillon	18	8	10	12	12	4	0						64
	Limousin	2	2	1	3	1	0		0					9
	Lorraine	5	3	4	5	2	0	0	0					20
	Midi Pyrénées	12	6	9	16	9	1	0	1	0				55
	Nord Pas de Calais	22	11	15	17	17	2	1	1	0				86
	Pays de Loire	11	4	6	6	5	1	0						33
	Picardie	8	4	6	7	5	0	1	0					31
	Poitou Charentes	6	3	4	4	2		0						20
Provence Alpes Cote Azur	56	31	26	35	46	9	1	1				0	204	
Rhone-Alpes	27	10	11	15	19	1	0	0				0	84	
Total		315	152	188	233	206	29	8	3	1	0	0	0	1,135