

COLLATERAL DESCRIPTION asset report end of September 2009
Overview data

	September 30th, 2009
Total Outstanding Current Balance in €	1,295,989,027
Number of loans	14,655
Number of borrowers	12,821
Average Loan Balance in €	88,433
Seasoning in months	52
Remaining terms in months	224
% of variable mortgages	98.16%
Weighted Average Current LTV	74.77%
Weighted Average Current indexed LTV	73.23%

Portfolio breakdowns
1. Unindexed LTV Ranges Distribution

		September 30th, 2009	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	125	3,635
	>40%-<=50%	95	1,343
	>50%-<=60%	126	1,359
	>60%-<=70%	156	1,479
	>70%-<=80%	217	1,663
	>80%-<=85%	70	583
	>85%-<=90%	70	618
	>90%-<=95%	74	693
	>95%-<=100%	185	1,606
	>100%-<=105%	108	1,058
	>105%-<=110%	67	597
	>110%	3	21
Total		1,296	14,655

2. Current Arrears Ranges Distribution

		September 30th, 2009	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,284	14,536
	>0-<=1	10	99
	>1-<=2	1	13
	>2-<=3	0	4
	>3	1	3
Total		1,296	14,655

3. Seasoning

Total Loan Balance in Mln €		September 30th, 2009											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	1	1	1	1	4	1	2	1	3	2	4		21
	>=12-<24	4	7	13	14	27	12	7	9	31	33	15	1	174
	>=24-<36	9	8	13	20	42	10	12	15	60	40	17	2	250
	>=36-<60	33	29	40	55	88	29	28	33	80	28	29		473
	>=60	78	51	58	66	55	18	21	15	10	5	2	0	379
Total		125	95	126	156	217	70	70	74	185	108	67	3	1,296

4. Loan Purpose

Total Loan Balance in Mln €		September 30th, 2009											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	82	66	91	113	156	45	47	46	71	66	30	0	814
	Construction	20	15	20	28	47	17	19	28	114	42	37	3	389
	Refinance	22	14	14	15	14	8	3			0			92
	Renovation	1	0	1	0	0							0	2
	Other / No data	0	0											0
Total		125	95	126	156	217	70	70	74	185	108	67	3	1,296

5. Occupancy Type

Total Loan Balance in Mln €		September 30th, 2009											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	80	58	80	97	104	46	52	50	79	73	30	0	751
	Buy to Let	10	9	13	19	46	12	13	23	105	34	36	3	324
	Vacation / Second Home	12	14	18	25	53	4	1	1	1	1			129
	Refinance	22	14	14	15	14	8	3			0			92
Total		125	95	126	156	217	70	70	74	185	108	67	3	1,296

6. Borrower Type

Total Loan Balance in Mln €

		September 30th, 2009											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	72	56	83	99	150	53	50	54	119	78	44	2	861
	Self Employed	22	19	20	32	42	7	6	7	26	9	6		195
	Protected Life Time Employment	20	14	17	21	22	10	13	12	38	21	16	1	205
	Retired	11	6	4	4	3	1	1	1	2	1	1	0	35
	Other / No data	0	0	0										0
Total		125	95	126	156	217	70	70	74	185	108	67	3	1,296

7. Geographic Distribution

Total Loan Balance in Mln €

		September 30th, 2009											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	0	0	0	1	1	0	0	0	0	0	1		4
	Aquitaine	4	3	4	4	7	2	3	3	16	5	7	1	57
	Auvergne	0	0	0	0	1	0	0	0	4	1	0		8
	Basse-Normandie	2	0	0	1	1	1	0	1	1	1	2		12
	Bourgogne	1	0	1	1	1	1	0	0	1	0	0	0	7
	Bretagne	2	2	2	2	3	1	1	0	3	1	3	0	20
	Centre	2	2	2	2	2	1	1	1	5	2	2		22
	Champagne-Ardennes	1	0	0	1	0	0	1	1	1	1			6
	DOM	0	0	1	2	2	1	3	6	15	11	3		44
	Franche-Comté	1	0	0	0	1	0	0	1	1	0	2	0	6
	Haute-Normandie	3	2	2	3	3	2	1	2	5	4	2	0	29
	Ile de France	40	32	44	53	66	28	30	31	48	33	16	0	421
	Languedoc-Roussillon	7	3	7	8	11	3	2	3	6	5	2		57
	Limousin	0	1	1	0	1	0		0	2	0	1		8
	Lorraine	1	1	1	1	1	1	0	1	3	0	1	0	11
	Midi Pyrénées	4	2	4	5	8	3	2	3	19	5	5	0	60
	Nord Pas de Calais	7	5	8	10	11	4	7	8	17	17	9	0	104
	Pays de Loire	4	3	3	4	6	1	1	1	3	2	2	0	29
	Picardie	3	2	4	3	3	2	1	1	6	3	1		30
	Poitou Charentes	1	1	1	1	4	1	0	1	5	0	1	0	16
Provence Alpes Cote Azur	31	24	30	41	62	14	10	8	14	9	4		245	
Rhone-Alpes	11	9	10	14	23	6	4	3	9	6	4	0	100	
Total		125	95	126	156	217	70	70	74	185	108	67	3	1,296