

COLLATERAL DESCRIPTION asset report end of September 2016
Overview data

	September 30th, 2016
Total Outstanding Current Balance in €	1,072,612,928
Number of loans	17,169
Number of borrowers	15,612
Average Loan Balance in €	62,474
Seasoning in months	114
Remaining terms in months	130
% of variable mortgages	89.11 %
Weighted Average Current LTV	51.88 %
Weighted Average Current indexed LTV	49.97 %

Portfolio breakdowns
1. Unindexed LTV Ranges Distribution

		September 30th, 2016	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	305	9,111
	>40%-<=50%	150	1,783
	>50%-<=60%	178	1,864
	>60%-<=70%	225	2,361
	>70%-<=80%	179	1,690
	>80%-<=85%	26	222
	>85%-<=90%	7	91
	>90%-<=95%	2	26
	>95%-<=100%	1	14
	>100%-<=105%	0	4
	>105%-<=110%	0	1
	>110%	0	2
Total		1,073	17,169

2. Current Arrears Ranges Distribution

		September 30th, 2016	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	998	15,999
	>0-<=1	19	313
	>1-<=2	6	86
	>2-<=3	4	58
	>3	46	713
Total		1,073	17,169

3. Seasoning

Total Loan Balance in Mln €		September 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	10	5	9	14	1	0							39
	>=60	295	145	168	211	178	26	7	2	1	0	0	0	1,033
Total		305	150	178	225	179	26	7	2	1	0	0	0	1,073

4. Loan Purpose

Total Loan Balance in Mln €		September 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	127	69	64	92	106	13	4	1	1	0		0	477
	Construction	35	18	43	91	67	13	3	1	1	0	0	272	
	Refinance	141	64	71	41	5	0	0					322	
	Renovation	1	0	0	0								2	
	Other / No data	0											0	
Total		305	150	178	225	179	26	7	2	1	0	0	0	1,073

5. Occupancy Type

Total Loan Balance in Mln €		September 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	121	52	54	85	75	11	4	2	1	0		0	404
	Buy to Let	19	16	38	75	55	11	3	1	0		0	219	
	Vacation / Second Home	24	18	15	23	43	4	0		0			127	
	Refinance	141	64	71	41	5	0	0					322	
Total		305	150	178	225	179	26	7	2	1	0	0	0	1,073

6. Borrower Type

Total Loan Balance in Mln €		September 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	183	100	124	151	130	18	5	2	1	0		0	713
	Protected Life Time Employment	46	23	26	38	20	3	1	0	0				157
	Self Employed	41	19	23	33	28	4	0	0	0	0	0		151
	Retired	34	7	5	2	0								48
	Unemployed	0												0
	Other / No data	1	1	0	0	0								3
Total		305	150	178	225	179	26	7	2	1	0	0	0	1,073

7. Geographic Distribution

Total Loan Balance in Mln €		September 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								7
	Aquitaine	12	6	9	16	10	1	0		0				54
	Auvergne	2	1	2	4	1								10
	Basse-Normandie	4	2	3	3	2	0							14
	Bourgogne	3	3	3	3	1		0						13
	Bretagne	9	4	5	6	2				0				26
	Centre	7	4	5	5	3	1	0		0				26
	Champagne-Ardennes	2	1	1	2	1	0	0						8
	DOM	4	2	10	7	3	1	0						27
	Franche-Comté	2	1	2	2	1								8
	Haute-Normandie	8	3	5	7	4	0	0	0					27
	Ile de France	87	40	46	52	46	5	2	0	0	0			279
	Languedoc-Roussillon	18	7	9	11	11	4	0						61
	Limousin	2	2	1	3	1	0		0					8
	Lorraine	5	2	4	5	2	0	0						19
	Midi Pyrénées	12	6	9	15	7	1	0	0	0				52
	Nord Pas de Calais	21	12	13	17	14	2	1	0	0				81
	Pays de Loire	10	4	6	5	4	1	0						31
	Picardie	8	4	5	7	4	0	1	0					29
	Poitou Charentes	6	4	3	4	2		0						19
Provence Alpes Cote Azur	54	30	23	35	41	7	1	1				0	193	
Rhone-Alpes	26	9	10	14	18	1	0	0				0	79	
Total		305	150	178	225	179	26	7	2	1	0	0	0	1,073