

## COLLATERAL DESCRIPTION asset report end of December 2012

## Overview data

	December 31st, 2012
Total Outstanding Current Balance in €	2,099,106,582
Number of loans	26,749
Number of borrowers	23,439
Average Loan Balance in €	78,474
Seasoning in months	80
Remaining terms in months	161
% of variable mortgages	95.58 %
Weighted Average Current LTV	64.25 %
Weighted Average Current indexed LTV	55.78 %

## Portfolio breakdowns

## 1. Unindexed LTV Ranges Distribution

		December 31st, 2012	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	357	9,725
	>40%<=50%	213	2,851
	>50%<=60%	241	2,487
	>60%<=70%	275	2,383
	>70%<=80%	392	2,935
	>80%<=85%	216	2,083
	>85%<=90%	198	2,100
	>90%<=95%	157	1,736
	>95%<=100%	41	373
	>100%<=105%	6	67
	>105%<=110%	1	8
	>110%	0	1
<b>Total</b>		<b>2,099</b>	<b>26,749</b>

## 2. Current Arrears Ranges Distribution

		December 31st, 2012	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,043	26,010
	>0-<=1	23	306
	>1-<=2	6	82
	>2-<=3	4	56
	>3	23	295
<b>Total</b>		<b>2,099</b>	<b>26,749</b>

### 3. Seasoning

Total Loan Balance in Mln €		December 31st, 2012											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)	>=24-<36	2	1	1	1	2	0	1	2	2	0			12
	>=36-<60	63	40	47	61	82	42	51	45	22	5	1		458
	>=60	292	172	194	213	308	174	145	110	18	1	1	0	1,628
Total		357	213	241	275	392	216	198	157	41	6	1	0	2,099

### 4. Loan Purpose

Total Loan Balance in Mln €		December 31st, 2012											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	164	114	137	143	209	99	92	77	27	3	1		1,065
	Construction	44	30	33	48	117	112	105	80	15	3	0	0	586
	Refinance	147	69	71	85	67	6	1	0					446
	Renovation	2	0	0	0	0	0							3
	Other / No data	0												0
Total		357	213	241	275	392	216	198	157	41	6	1	0	2,099

### 5. Occupancy Type

Total Loan Balance in Mln €		December 31st, 2012											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	165	110	117	119	138	98	115	95	30	4	0		993
	Buy to Let	18	17	20	33	111	104	78	61	11	3	0	0	455
	Vacation / Second Home	27	18	33	38	77	8	3	0	1		1		206
	Refinance	147	69	71	85	67	6	1	0					446
Total		357	213	241	275	392	216	198	157	41	6	1	0	2,099

## 6. Borrower Type

Total Loan Balance in Mln €		December 31st, 2012											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	208	136	164	192	265	148	140	113	29	5	1	0	1,401
	Protected Life Time Employment	54	34	35	39	51	38	39	32	9	1			332
	Self Employed	52	30	35	38	69	28	17	10	4	1	1		286
	Retired	41	11	7	6	6	2	2	1	0				77
	Unemployed	0				0								0
	Other / No data	1	2	0	0	0								3
Total		357	213	241	275	392	216	198	157	41	6	1	0	2,099

## 7. Geographic Distribution

Total Loan Balance in Mln €		December 31st, 2012											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	1	2	0	2	3	1	1	1	1	0			12
	Aquitaine	15	8	10	10	16	16	13	13	2	0	0		102
	Auvergne	2	1	2	3	3	4	2	0	0				16
	Basse-Normandie	4	2	3	3	4	3	2	3	0	0			24
	Bourgogne	3	2	2	4	3	2	2	1	0	0			20
	Bretagne	9	5	4	7	6	3	4	3	0				41
	Centre	7	4	5	8	8	4	5	3	1	0			45
	Champagne-Ardennes	2	1	2	3	3	2	0	0		0			13
	DOM	3	2	3	6	25	15	13	7	1	1		0	76
	Franche-Comté	2	1	2	2	2	1	1	3	0				13
	Haute-Normandie	9	5	5	6	7	7	9	4	1	1			53
	Ile de France	103	71	77	83	101	59	62	47	15	1	1		619
	Languedoc-Roussillon	20	10	10	10	22	12	8	5	2	0			98
	Limousin	1	1	1	2	3	3	2	2					16
	Lorraine	6	2	4	4	5	4	2	2	0				28
	Midi Pyrénées	13	7	9	12	16	15	14	10	2	0			99
	Nord Pas de Calais	21	14	18	19	22	19	22	21	4	1			162
	Pays de Loire	13	6	6	8	9	5	3	4	1	0			55
	Picardie	9	5	6	8	6	6	8	4	1	0	0		54
	Poitou Charentes	6	3	3	4	7	3	2	1	0				30
Provence Alpes Cote Azur	76	43	52	51	85	23	15	13	6	1			363	
Rhone-Alpes	31	19	19	21	36	12	10	8	3	0	0		159	
Total		357	213	241	275	392	216	198	157	41	6	1	0	2,099