

## COLLATERAL DESCRIPTION asset report end of June 2013

## Overview data

	June 30th, 2013
Total Outstanding Current Balance in €	2,233,338,148
Number of loans	28,592
Number of borrowers	25,211
Average Loan Balance in €	78,111
Seasoning in months	79
Remaining terms in months	159
% of variable mortgages	94.03 %
Weighted Average Current LTV	62.45 %
Weighted Average Current indexed LTV	56.50 %

## Portfolio breakdowns

## 1. Unindexed LTV Ranges Distribution

		June 30th, 2013	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	401	10,710
	>40%-<=50%	238	3,094
	>50%-<=60%	271	2,710
	>60%-<=70%	325	2,776
	>70%-<=80%	450	3,482
	>80%-<=85%	234	2,331
	>85%-<=90%	189	2,177
	>90%-<=95%	90	946
	>95%-<=100%	29	297
	>100%-<=105%	4	60
	>105%-<=110%	1	8
	>110%	0	1
<b>Total</b>		<b>2,233</b>	<b>28,592</b>

## 2. Current Arrears Ranges Distribution

		June 30th, 2013	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,163	27,695
	>0-<=1	31	405
	>1-<=2	7	101
	>2-<=3	4	50
	>3	28	341
<b>Total</b>		<b>2,233</b>	<b>28,592</b>

### 3. Seasoning

Total Loan Balance in Mln €		June 30th, 2013											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	2	4								8
	>=12-<24	15	11	12	15	26	1	0	0	0	0			80
	>=24-<36	17	14	13	21	22	4	2	5	3	1			101
	>=36-<60	52	33	39	54	46	21	34	19	18	2	0		318
	>=60	317	180	207	233	352	209	153	66	8	1	1	0	1,728
Total		401	238	271	325	450	234	189	90	29	4	1	0	2,233

### 4. Loan Purpose

Total Loan Balance in Mln €		June 30th, 2013											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	110	136	137	216	96	101	41	22	3	1		1,027
	Construction	46	29	33	50	131	137	86	49	8	1	1	0	571
	Refinance	189	99	102	138	102	2	1						633
	Renovation	2	0	0	0	0								3
	Other / No data	0												0
Total		401	238	271	325	450	234	189	90	29	4	1	0	2,233

### 5. Occupancy Type

Total Loan Balance in Mln €		June 30th, 2013											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	168	105	113	121	148	105	126	54	24	3	0		969
	Buy to Let	19	15	23	32	126	118	60	36	3	1	1	0	435
	Vacation / Second Home	26	18	32	34	74	10	2	0	1		1		197
	Refinance	189	99	102	138	102	2	1						633
Total		401	238	271	325	450	234	189	90	29	4	1	0	2,233

## 6. Borrower Type

Total Loan Balance in Mln €

		June 30th, 2013											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	Protected Life Time Employment	60	40	38	51	62	43	35	20	5	1			356
	Employed Private Sector	229	146	186	228	309	160	140	63	21	4	1	0	1,485
	Self Employed	54	32	34	37	72	28	13	6	3		1		280
	Retired	57	19	13	9	7	3	1	0	0				109
	Unemployed	0				0								0
	Other / No data	1	2	0	0	1								4
<b>Total</b>		<b>401</b>	<b>238</b>	<b>271</b>	<b>325</b>	<b>450</b>	<b>234</b>	<b>189</b>	<b>90</b>	<b>29</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>2,233</b>

## 7. Geographic Distribution

Total Loan Balance in Mln €

		June 30th, 2013											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	2	1	3	4	1	0	1	1				15
	Aquitaine	17	10	11	13	21	17	13	7	1	0	0		110
	Auvergne	2	2	2	3	4	4	1	0					19
	Basse-Normandie	5	3	4	5	5	4	2	1	0				29
	Bourgogne	4	3	4	5	5	2	1	1		0			25
	Bretagne	11	7	6	9	9	4	3	2	0				50
	Centre	8	6	6	10	9	4	5	2	1				50
	Champagne-Ardennes	2	1	2	4	4	1	1	0	0	0			16
	DOM	3	2	4	7	27	15	9	3	1	0		0	72
	Franche-Comté	2	1	2	4	2	1	1	2					15
	Haute-Normandie	11	6	6	7	10	8	8	2	1	0			58
	Ile de France	111	71	82	92	109	62	63	28	11	1	1		632
	Languedoc-Roussillon	24	13	13	15	26	12	7	3	2				114
	Limousin	2	2	2	2	4	4	1	1					17
	Lorraine	7	3	4	7	8	3	1	2	0	0			36
	Midi Pyrénées	16	8	11	16	20	18	10	6	1				107
	Nord Pas de Calais	26	17	21	26	30	20	26	10	4	1			181
	Pays de Loire	15	7	8	11	11	5	4	3	1	0			64
	Picardie	10	6	7	10	10	7	7	3	0	0	0		60
	Poitou Charentes	7	4	5	5	8	4	1	1	0	0			35
Provence Alpes Cote Azur	80	44	52	49	84	25	16	8	3	1			362	
Rhone-Alpes	34	22	18	25	38	13	9	5	2		0		166	
<b>Total</b>		<b>401</b>	<b>238</b>	<b>271</b>	<b>325</b>	<b>450</b>	<b>234</b>	<b>189</b>	<b>90</b>	<b>29</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>2,233</b>