

COLLATERAL DESCRIPTION asset report end of September 2013

Overview data

	September 30th, 2013
Total Outstanding Current Balance in €	2,138,473,634
Number of loans	27,803
Number of borrowers	24,569
Average Loan Balance in €	76,915
Seasoning in months	81
Remaining terms in months	156
% of variable mortgages	93.78 %
Weighted Average Current LTV	61.69 %
Weighted Average Current indexed LTV	55.99 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		September 30th, 2013	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	402	10,818
	>40%-<=50%	226	2,914
	>50%-<=60%	265	2,636
	>60%-<=70%	319	2,712
	>70%-<=80%	441	3,501
	>80%-<=85%	225	2,313
	>85%-<=90%	173	1,992
	>90%-<=95%	61	623
	>95%-<=100%	23	252
	>100%-<=105%	3	34
	>105%-<=110%	1	3
	>110%	0	5
Total		2,138	27,803

2. Current Arrears Ranges Distribution

		September 30th, 2013	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,065	26,843
	>0-<=1	33	441
	>1-<=2	8	107
	>2-<=3	4	49
	>3	29	363
Total		2,138	27,803

3. Seasoning

Total Loan Balance in Mln €		September 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-<24	12	9	10	13	22		0	0		0			66
	>=24-<36	16	14	13	21	18	3	1	1	2	0			90
	>=36-<60	45	27	35	48	35	14	24	17	14	0			259
	>=60	329	176	207	237	366	207	148	42	8	2	1	0	1,723
Total		402	226	265	319	441	225	173	61	23	3	1	0	2,138

4. Loan Purpose

Total Loan Balance in Mln €		September 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	167	103	129	133	213	95	88	31	17	2	1	0	979
	Construction	46	27	33	50	146	128	84	29	6	1	0	0	551
	Refinance	187	96	103	135	82	1	1						606
	Renovation	2	0	0	0	0								3
	Other / No data	0												0
Total		402	226	265	319	441	225	173	61	23	3	1	0	2,138

5. Occupancy Type

Total Loan Balance in Mln €		September 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	170	98	107	119	147	108	110	40	20	2		0	919
	Buy to Let	19	14	25	32	139	108	61	21	2	1	0	0	422
	Vacation / Second Home	26	18	30	32	73	8	2	0	1	0	1		192
	Refinance	187	96	103	135	82	1	1						606
Total		402	226	265	319	441	225	173	61	23	3	1	0	2,138

6. Borrower Type

Total Loan Balance in Mln €		September 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	37	39	49	62	41	35	13	4	0			339
	Employed Private Sector	231	140	181	224	300	157	126	44	16	2	0	0	1,422
	Self Employed	54	30	33	37	72	26	12	4	3		1		271
	Retired	56	17	12	8	7	2	0	0					103
	Unemployed	0				0								0
	Other / No data	1	2	0	0	1								4
Total		402	226	265	319	441	225	173	61	23	3	1	0	2,138

7. Geographic Distribution

Total Loan Balance in Mln €		September 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	3	1	1	1	0				14
	Aquitaine	16	10	10	13	22	17	14	4	1		0		106
	Auvergne	2	2	2	3	5	3	1	0					18
	Basse-Normandie	5	3	4	5	4	3	3	1	0				28
	Bourgogne	4	3	4	5	4	2	1	1		0			24
	Bretagne	11	6	6	9	9	4	3	1	0	0			49
	Centre	8	5	6	10	9	4	4	1	0				49
	Champagne-Ardennes	3	1	3	4	4	1	0	0	0	0			16
	DOM	4	2	5	6	30	13	8	2	0	0		0	70
	Franche-Comté	2	1	2	3	3	1	2	1					15
	Haute-Normandie	11	6	5	7	10	9	5	1	1	0			55
	Ile de France	113	67	81	92	104	61	57	20	9	1	1	0	605
	Languedoc-Roussillon	25	12	12	16	24	12	5	3	1				110
	Limousin	2	2	2	3	4	3	2	0					17
	Lorraine	6	4	4	7	8	2	2	1	1				34
	Midi Pyrénées	16	8	10	15	21	19	9	3	1				102
	Nord Pas de Calais	26	16	20	26	30	21	24	7	4	1			173
	Pays de Loire	15	7	8	10	10	5	4	2	1				61
	Picardie	10	6	7	9	10	7	6	2	0			0	58
	Poitou Charentes	7	3	5	5	8	4	1	1	0	0			33
Provence Alpes Cote Azur	80	40	49	46	85	21	14	6	3	0			344	
Rhone-Alpes	35	21	16	25	37	12	8	3	1			0	159	
Total		402	226	265	319	441	225	173	61	23	3	1	0	2,138