

COLLATERAL DESCRIPTION asset report end of December 2013

Overview data

	December 31st, 2013
Total Outstanding Current Balance in €	2,056,317,464
Number of loans	27,009
Number of borrowers	23,921
Average Loan Balance in €	76,135
Seasoning in months	84
Remaining terms in months	154
% of variable mortgages	93.42 %
Weighted Average Current LTV	61.01 %
Weighted Average Current indexed LTV	55.12 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		December 31st, 2013	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	400	10,765
	>40%-<=50%	216	2,734
	>50%-<=60%	256	2,549
	>60%-<=70%	320	2,730
	>70%-<=80%	446	3,675
	>80%-<=85%	201	2,134
	>85%-<=90%	151	1,718
	>90%-<=95%	47	486
	>95%-<=100%	16	186
	>100%-<=105%	2	24
	>105%-<=110%	1	4
	>110%	0	4
Total		2,056	27,009

2. Current Arrears Ranges Distribution

		December 31st, 2013	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,992	26,181
	>0-<=1	25	308
	>1-<=2	8	107
	>2-<=3	2	37
	>3	29	376
Total		2,056	27,009

3. Seasoning

Total Loan Balance in Mln €		December 31st, 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	9	6	8	9	16		0			0			48
	>=24-<36	16	12	11	18	16	1	0	0	1	0			76
	>=36-<60	41	27	33	53	27	12	17	18	9	0			239
	>=60	334	172	203	240	387	187	133	29	6	2	1	0	1,694
Total		400	216	256	320	446	201	151	47	16	2	1	0	2,056

4. Loan Purpose

Total Loan Balance in Mln €		December 31st, 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	166	100	123	132	209	94	75	27	12	1	1	0	941
	Construction	47	25	32	54	168	106	75	20	3	1	0	0	533
	Refinance	185	91	100	134	68	1	1						580
	Renovation	2	0	0	0	0								3
	Other / No data	0												0
Total		400	216	256	320	446	201	151	47	16	2	1	0	2,056

5. Occupancy Type

Total Loan Balance in Mln €		December 31st, 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	92	102	117	148	108	93	34	14	1	0	0	880
	Buy to Let	19	15	24	36	161	83	56	13	1	1	0	0	410
	Vacation / Second Home	26	18	30	32	69	8	2	0	1		1		186
	Refinance	185	91	100	134	68	1	1						580
Total		400	216	256	320	446	201	151	47	16	2	1	0	2,056

6. Borrower Type

Total Loan Balance in Mln €

		December 31st, 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	Employed Private Sector	230	134	176	225	300	143	110	35	11	2	0	0	1,368
	Self Employed	54	29	31	38	74	22	10	2	2	0	1	262	
	Protected Life Time Employment	61	35	37	48	65	35	31	10	3	0		325	
	Retired	54	16	11	8	6	2	0	0				98	
	Unemployed	0											0	
	Other / No data	1	2	0	0	1							3	
Total		400	216	256	320	446	201	151	47	16	2	1	0	2,056

7. Geographic Distribution

Total Loan Balance in Mln €

		December 31st, 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	1	1	0			14	
	Aquitaine	16	10	10	12	25	13	13	2	0		0	102	
	Auvergne	2	2	2	3	6	2	0	0				18	
	Basse-Normandie	5	3	4	5	5	2	3	0	0			27	
	Bourgogne	4	2	4	5	4	1	1	0		0		22	
	Bretagne	11	6	7	9	9	3	3		0			47	
	Centre	8	5	6	9	8	5	3	1	0			47	
	Champagne-Ardennes	3	1	2	4	4	0	0	0	0	0		15	
	DOM	4	2	5	8	29	12	5	1	0	0	0	68	
	Franche-Comté	2	1	2	4	2	1	2	1				14	
	Haute-Normandie	12	6	5	7	10	8	4	1	0	0		53	
	Ile de France	114	65	77	91	102	60	49	16	6	1	1	582	
	Languedoc-Roussillon	24	12	11	16	25	10	4	3	1			106	
	Limousin	2	1	1	3	5	3	1	0				16	
	Lorraine	6	4	3	6	8	1	2	0	0			32	
	Midi Pyrénées	16	8	10	15	25	13	9	2	1			98	
	Nord Pas de Calais	26	16	19	26	31	20	20	5	3	0		166	
	Pays de Loire	15	6	9	10	10	4	4	1	0			59	
	Picardie	10	6	7	9	10	8	4	3			0	56	
	Poitou Charentes	7	4	5	6	7	3	1	0	0	0		32	
Provence Alpes Cote Azur	78	37	48	46	82	20	13	5	1	0		330		
Rhone-Alpes	35	20	16	25	35	11	8	2	1		0	153		
Total		400	216	256	320	446	201	151	47	16	2	1	0	2,056