

COLLATERAL DESCRIPTION asset report end of March 2013

Overview data

	March 31st, 2013
Total Outstanding Current Balance in €	2,321,071,321
Number of loans	29,275
Number of borrowers	25,803
Average Loan Balance in €	79,285
Seasoning in months	76
Remaining terms in months	162
% of variable mortgages	94.33 %
Weighted Average Current LTV	63.12 %
Weighted Average Current indexed LTV	56.58 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		March 31st, 2013	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	407	10,679
	>40%-<=50%	247	3,185
	>50%-<=60%	276	2,791
	>60%-<=70%	332	2,831
	>70%-<=80%	454	3,440
	>80%-<=85%	235	2,295
	>85%-<=90%	199	2,217
	>90%-<=95%	124	1,359
	>95%-<=100%	40	381
	>100%-<=105%	6	86
	>105%-<=110%	1	10
	>110%	0	1
Total		2,321	29,275

2. Current Arrears Ranges Distribution

		March 31st, 2013	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,257	28,420
	>0-<=1	27	383
	>1-<=2	9	110
	>2-<=3	4	48
	>3	25	314
Total		2,321	29,275

3. Seasoning

Total Loan Balance in Mln €		March 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	4	4	4	5	13		0						31
	>=12-<24	15	12	12	16	23	1		1	0		0		80
	>=24-<36	18	14	15	22	25	4	3	6	4	3			114
	>=36-<60	59	38	40	61	65	34	41	31	23	2	1		394
	>=60	310	180	205	228	328	195	155	87	12	1	1	0	1,702
Total		407	247	276	332	454	235	199	124	40	6	1	0	2,321

4. Loan Purpose

Total Loan Balance in Mln €		March 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	167	113	137	143	212	102	102	57	28	5	1		1,067
	Construction	47	30	33	50	124	129	96	67	12	1	1	0	590
	Refinance	191	104	106	139	118	3	1	0					662
	Renovation	2	0	0	0		0							3
	Other / No data	0												0
Total		407	247	276	332	454	235	199	124	40	6	1	0	2,321

5. Occupancy Type

Total Loan Balance in Mln €		March 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	109	117	124	145	108	130	73	32	5	0		1,013
	Buy to Let	18	16	20	34	115	115	66	51	7	1	1	0	445
	Vacation / Second Home	27	17	33	35	76	9	2	0	1		1		202
	Refinance	191	104	106	139	118	3	1	0					662
Total		407	247	276	332	454	235	199	124	40	6	1	0	2,321

6. Borrower Type

Total Loan Balance in Mln €		March 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	153	188	233	312	160	145	88	30	5	1	0	1,545
	Protected Life Time Employment	61	42	39	50	62	42	38	27	7	1			370
	Retired	59	19	14	9	8	3	1	1	0				114
	Self Employed	55	32	35	39	71	29	14	8	3	0	1		289
	Unemployed	0				0								0
	Other / No data	1	2	0	0	1								4
Total		407	247	276	332	454	235	199	124	40	6	1	0	2,321

7. Geographic Distribution

Total Loan Balance in Mln €		March 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	2	4	1	1	1	1				15
	Aquitaine	17	10	11	13	20	18	12	11	1	0	0		114
	Auvergne	3	2	2	3	4	4	1	0	0				19
	Basse-Normandie	5	3	4	5	5	4	2	2	0				30
	Bourgogne	4	3	4	5	6	1	2	1	0	0			26
	Bretagne	11	7	6	9	9	5	3	2	0				53
	Centre	8	6	6	11	9	4	5	3	1				52
	Champagne-Ardennes	2	1	2	4	5	1	1	0	0	0			17
	DOM	3	2	3	7	25	16	12	5	1	1		0	74
	Franche-Comté	2	1	2	3	3	1	1	2					16
	Haute-Normandie	11	7	6	8	10	7	9	2	1	0			61
	Ile de France	112	76	84	93	108	65	65	37	15	1	1		656
	Languedoc-Roussillon	25	13	13	14	27	12	8	3	2	0			118
	Limousin	2	2	1	3	3	4	2	2					17
	Lorraine	7	3	5	6	9	3	1	2	0	0			38
	Midi Pyrénées	16	8	11	17	19	16	12	8	2				110
	Nord Pas de Calais	26	17	22	26	30	21	26	15	5	2			190
	Pays de Loire	15	8	7	11	12	5	3	4	1	0			67
	Picardie	10	6	7	10	10	7	7	4	1	0	0		63
	Poitou Charentes	7	4	4	5	8	3	2	1	0	0			36
Provence Alpes Cote Azur	83	45	53	52	87	24	16	10	5	1			375	
Rhone-Alpes	35	21	20	25	40	13	10	7	3		0		173	
Total		407	247	276	332	454	235	199	124	40	6	1	0	2,321