

COLLATERAL DESCRIPTION asset report end of December 2014
Overview data

	December 31st, 2014
Total Outstanding Current Balance in €	1,537,242,117
Number of loans	21,935
Number of borrowers	19,695
Average Loan Balance in €	70,082
Seasoning in months	96
Remaining terms in months	144
% of variable mortgages	92.25 %
Weighted Average Current LTV	56.68 %
Weighted Average Current indexed LTV	52.16 %

Portfolio breakdowns
1. Unindexed LTV Ranges Distribution

		December 31st, 2014	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	364	10,126
	>40%-<=50%	188	2,293
	>50%-<=60%	210	2,111
	>60%-<=70%	267	2,372
	>70%-<=80%	354	3,273
	>80%-<=85%	106	1,193
	>85%-<=90%	32	359
	>90%-<=95%	11	142
	>95%-<=100%	4	48
	>100%-<=105%	1	13
	>105%-<=110%	1	5
Total		1,537	21,935

2. Current Arrears Ranges Distribution

		December 31st, 2014	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,463	20,894
	>0-<=1	24	341
	>1-<=2	7	112
	>2-<=3	4	60
	>3	38	528
Total		1,537	21,935

3. Seasoning

Total Loan Balance in Mln €		December 31st, 2014										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%
Seasoning (in months)	>=24-<36	8	6	8	10	9							41
	>=36-<60	35	20	25	46	14	2	4	3	1			149
	>=60	322	162	177	211	331	103	28	8	3	1	1	1,347
Total		364	188	210	267	354	106	32	11	4	1	1	1,537

4. Loan Purpose

Total Loan Balance in Mln €		December 31st, 2014										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%
Loan purpose	Purchase	149	87	91	95	182	50	16	9	3	1	1	683
	Construction	42	19	25	65	145	55	15	2	1	0	0	370
	Refinance	171	82	94	107	27	1	0					482
	Renovation	2		0	0								2
	Other / No data	0											0
Total		364	188	210	267	354	106	32	11	4	1	1	1,537

5. Occupancy Type

Total Loan Balance in Mln €		December 31st, 2014										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%
Occupancy type	Owner occupied	151	68	75	81	136	58	22	9	3	1	0	605
	Buy to Let	17	16	21	50	129	42	9	2	1		0	286
	Vacation / Second Home	24	22	20	29	62	6	1			0	1	164
	Refinance	171	82	94	107	27	1	0					482
Total		364	188	210	267	354	106	32	11	4	1	1	1,537

6. Borrower Type

Total Loan Balance in Mln €		December 31st, 2014										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%
Employment type	Employed Private Sector	213	121	149	184	240	77	25	8	3	1	0	1,020
	Protected Life Time Employment	55	27	32	39	53	18	5	2	1			233
	Retired	46	13	7	6	2	0						75
	Unemployed	0											0
	Self Employed	49	25	22	38	59	11	1	0	0	0	1	206
	Other / No data	1	1	0	0	0							3
Total		364	188	210	267	354	106	32	11	4	1	1	1,537

7. Geographic Distribution

Total Loan Balance in Mln €		December 31st, 2014										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%
Region	Alsace	2	1	2	3	1	0	1					10
	Aquitaine	14	8	9	11	23	8	1	0	0		0	75
	Auvergne	2	2	2	4	4	0						14
	Basse-Normandie	5	3	3	4	4	2	1					21
	Bourgogne	4	2	4	4	3	1	0			0		18
	Bretagne	11	5	6	8	6	2	0		0	0		37
	Centre	8	5	7	8	7	2	1		0			37
	Champagne-Ardennes	2	2	2	3	2	0	0	0	0			11
	DOM	4	3	3	12	12	3	1	0				37
	Franche-Comté	2	1	2	3	2	1	0					11
	Haute-Normandie	11	5	5	6	9	3	1	0	0			40
	Ile de France	105	50	63	64	86	30	11	3	2	1	1	415
	Languedoc-Roussillon	21	10	8	14	21	6	2	0	0			82
	Limousin	2	1	2	2	4	1		0				12
	Lorraine	6	3	4	6	5	2	0	1				26
	Midi Pyrénées	15	6	9	15	20	5	2	1	0			73
	Nord Pas de Calais	24	14	15	21	26	13	4	2	1	0		120
	Pays de Loire	13	6	7	9	7	3	1	0	0			46
	Picardie	9	4	7	8	9	3	2	1				43
	Poitou Charentes	6	3	4	5	6	1	0	0				26
Provence Alpes Cote Azur	69	36	34	40	70	14	4	1	0		0	269	
Rhone-Alpes	30	17	13	18	29	6	1	0	0		0	115	
Total		364	188	210	267	354	106	32	11	4	1	1	1,537