

**COLLATERAL DESCRIPTION asset report end of March 2015**
**Overview data**

	March 31st, 2015
Total Outstanding Current Balance in €	1,471,933,151
Number of loans	21,215
Number of borrowers	19,072
Average Loan Balance in €	69,382
Seasoning in months	98
Remaining terms in months	142
% of variable mortgages	91.56 %
Weighted Average Current LTV	55.99 %
Weighted Average Current indexed LTV	52.66 %

**Portfolio breakdowns**
**1. Unindexed LTV Ranges Distribution**

		March 31st, 2015	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	360	9,953
	>40%-<=50%	182	2,211
	>50%-<=60%	203	2,071
	>60%-<=70%	259	2,330
	>70%-<=80%	345	3,250
	>80%-<=85%	84	944
	>85%-<=90%	25	288
	>90%-<=95%	9	118
	>95%-<=100%	2	32
	>100%-<=105%	1	12
	>105%-<=110%	1	6
<b>Total</b>		<b>1,472</b>	<b>21,215</b>

**2. Current Arrears Ranges Distribution**

		March 31st, 2015	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,394	20,116
	>0-<=1	26	356
	>1-<=2	7	108
	>2-<=3	4	67
	>3	41	568
<b>Total</b>		<b>1,472</b>	<b>21,215</b>

### 3. Seasoning

Total Loan Balance in Mln €		March 31st, 2015											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	5	2	5	7	6								24
	>=36-<60	34	19	24	41	13	2	2	2	0				137
	>=60	322	161	174	212	326	82	23	7	2	1		1	1,310
Total		360	182	203	259	345	84	25	9	2	1	1	1,472	

### 4. Loan Purpose

Total Loan Balance in Mln €		March 31st, 2015											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	147	85	87	94	177	39	14	7	1	1	1	653
	Construction	42	19	26	67	145	44	11	2	1	0	0	358
	Refinance	170	79	90	98	22	1	0					460
	Renovation	2		0	0								2
	Other / No data	0											0
Total		360	182	203	259	345	84	25	9	2	1	1	1,472

### 5. Occupancy Type

Total Loan Balance in Mln €		March 31st, 2015											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	148	65	73	81	135	45	18	7	2	1	0	575
	Buy to Let	17	16	22	53	126	33	7	2	1		0	278
	Vacation / Second Home	24	22	19	27	61	5	1			0	1	160
	Refinance	170	79	90	98	22	1	0					460
Total		360	182	203	259	345	84	25	9	2	1	1	1,472

## 6. Borrower Type

Total Loan Balance in Mln €

		March 31st, 2015										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	Protected Life Time Employment	54	27	34	36	52	14	5	2	0			223
	Employed Private Sector	213	117	143	180	234	62	19	7	2	1	1	977
	Self Employed	48	25	20	38	58	8	1	0	0	0	1	199
	Retired	45	12	7	5	2							70
	Unemployed	0											0
	Other / No data	1	1	0	0	0							3
<b>Total</b>		<b>360</b>	<b>182</b>	<b>203</b>	<b>259</b>	<b>345</b>	<b>84</b>	<b>25</b>	<b>9</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1,472</b>

## 7. Geographic Distribution

Total Loan Balance in Mln €

		March 31st, 2015										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	0					9
	Aquitaine	14	8	9	12	23	6	1	0	0		0	72
	Auvergne	2	2	2	3	4	0						13
	Basse-Normandie	5	2	4	3	4	1	0					20
	Bourgogne	4	3	3	4	2	1	0				0	17
	Bretagne	11	5	5	7	6	1	0			0		36
	Centre	8	5	6	8	7	1	1		0			35
	Champagne-Ardennes	2	2	2	3	2	0	0	0				11
	DOM	4	3	3	12	10	2	1					36
	Franche-Comté	2	1	2	2	2	1						10
	Haute-Normandie	11	4	5	7	9	2	1	0	0			39
	Ile de France	104	48	60	63	83	24	8	2	1	1	1	395
	Languedoc-Roussillon	21	10	8	13	21	4	1	0	0			79
	Limousin	2	1	2	2	3	0		0				11
	Lorraine	6	3	3	6	4	1	0	0				25
	Midi Pyrénées	15	6	9	14	20	4	1	1	0			70
	Nord Pas de Calais	24	14	16	20	27	9	3	2	0	0		114
	Pays de Loire	13	6	7	8	7	3	1	0				43
	Picardie	9	4	6	9	8	2	2	1				41
	Poitou Charentes	6	3	4	5	5	1	0	0				25
Provence Alpes Cote Azur	67	35	33	40	66	13	4	1	0		0	259	
Rhone-Alpes	31	16	12	17	28	5	1	0	0		0	111	
<b>Total</b>		<b>360</b>	<b>182</b>	<b>203</b>	<b>259</b>	<b>345</b>	<b>84</b>	<b>25</b>	<b>9</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1,472</b>