COLLATERAL DESCRIPTION asset report end of September 2015

Overview data

<table>
<thead>
<tr>
<th>September 30th, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Outstanding Current Balance in €</td>
</tr>
<tr>
<td>Number of loans</td>
</tr>
<tr>
<td>Number of borrowers</td>
</tr>
<tr>
<td>Average Loan Balance in €</td>
</tr>
<tr>
<td>Seasoning in months</td>
</tr>
<tr>
<td>Remaining terms in months</td>
</tr>
<tr>
<td>% of variable mortgages</td>
</tr>
<tr>
<td>Weighted Average Current LTV</td>
</tr>
<tr>
<td>Weighted Average Current indexed LTV</td>
</tr>
</tbody>
</table>

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

<table>
<thead>
<tr>
<th>September 30th, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Loan Balance in Mln €</td>
</tr>
<tr>
<td>Unindexed LTV ranges</td>
</tr>
<tr>
<td>0&lt;=40%</td>
</tr>
<tr>
<td>&gt;40%&lt;=50%</td>
</tr>
<tr>
<td>&gt;50%&lt;=60%</td>
</tr>
<tr>
<td>&gt;60%&lt;=70%</td>
</tr>
<tr>
<td>&gt;70%&lt;=80%</td>
</tr>
<tr>
<td>&gt;80%&lt;=85%</td>
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<td>&gt;85%&lt;=90%</td>
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<td>&gt;95%&lt;=100%</td>
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<tr>
<td>&gt;100%&lt;=105%</td>
</tr>
<tr>
<td>&gt;105%&lt;=110%</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

2. Current Arrears Ranges Distribution

<table>
<thead>
<tr>
<th>September 30th, 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Loan Balance in Mln €</td>
</tr>
<tr>
<td>Number of months in arrears</td>
</tr>
<tr>
<td>0</td>
</tr>
<tr>
<td>&gt;0&lt;=1</td>
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<tr>
<td>&gt;1&lt;=2</td>
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<tr>
<td>&gt;2&lt;=3</td>
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<tr>
<td>&gt;3</td>
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<tr>
<td>Total</td>
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### 3. Seasoning

<table>
<thead>
<tr>
<th>Seasoning (in months)</th>
<th align="right">&lt;=36-&lt;60</th>
<th align="right">&lt;=60</th>
<th align="right">Total</th>
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<tbody>
<tr>
<td>36-60</td>
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<tr>
<td>6+</td>
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<tr>
<td>Total</td>
<td align="right">342</td>
<td align="right">169</td>
<td align="right">1,326</td>
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</table>

<table>
<thead>
<tr>
<th>Unindexed LTV ranges</th>
<th align="right">&lt;=0% &lt;=40%</th>
<th align="right">&gt;40% &lt;=50%</th>
<th align="right">&gt;50% &lt;=60%</th>
<th align="right">&gt;60% &lt;=70%</th>
<th align="right">&gt;70% &lt;=80%</th>
<th align="right">&gt;80% &lt;=90%</th>
<th align="right">&gt;90% &lt;=95%</th>
<th align="right">&gt;95% &lt;=100%</th>
<th align="right">&gt;100% &lt;=105%</th>
<th align="right">&gt;105% &lt;=110%</th>
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</thead>
<tbody>
<tr>
<td>36-60</td>
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</tr>
<tr>
<td>6+</td>
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<td align="right"></td>
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### 4. Loan Purpose

<table>
<thead>
<tr>
<th>Loan purpose</th>
<th>Purchase</th>
<th>Construction</th>
<th>Refinance</th>
<th>Renovation</th>
<th>Other / No data</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unindexed LTV ranges</td>
<td>&lt;=0% &lt;=40%</td>
<td>&gt;40% &lt;=50%</td>
<td>&gt;50% &lt;=60%</td>
<td>&gt;60% &lt;=70%</td>
<td>&gt;70% &lt;=80%</td>
<td>&gt;80% &lt;=90%</td>
</tr>
<tr>
<td>Purchase</td>
<td>140</td>
<td>79</td>
<td>79</td>
<td>90</td>
<td>158</td>
<td>24</td>
</tr>
<tr>
<td>Construction</td>
<td>41</td>
<td>18</td>
<td>29</td>
<td>74</td>
<td>135</td>
<td>26</td>
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<tr>
<td>Refinance</td>
<td>160</td>
<td>72</td>
<td>83</td>
<td>80</td>
<td>12</td>
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<tr>
<td>Total</td>
<td>342</td>
<td>169</td>
<td>192</td>
<td>244</td>
<td>305</td>
<td>50</td>
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### 5. Occupancy Type

<table>
<thead>
<tr>
<th>Occupancy type</th>
<th>Owner occupied</th>
<th>Buy to Let</th>
<th>Vacation / Second Home</th>
<th>Refinance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unindexed LTV ranges</td>
<td>&lt;=0% &lt;=40%</td>
<td>&gt;40% &lt;=50%</td>
<td>&gt;50% &lt;=60%</td>
<td>&gt;60% &lt;=70%</td>
<td>&gt;70% &lt;=80%</td>
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<tr>
<td>Owner occupied</td>
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<td>58</td>
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<tr>
<td>Buy to Let</td>
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<td>114</td>
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<tr>
<td>Vacation / Second Home</td>
<td>24</td>
<td>22</td>
<td>15</td>
<td>26</td>
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<tr>
<td>Refinance</td>
<td>160</td>
<td>72</td>
<td>83</td>
<td>80</td>
<td>12</td>
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6. Borrower Type

<table>
<thead>
<tr>
<th>Employment type</th>
<th>September 30th, 2015</th>
<th>Total</th>
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<tbody>
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<tr>
<td>Employed Private Sector</td>
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<tr>
<td>Retired</td>
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<tr>
<td>Protected Life Time Employment</td>
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<td>26</td>
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<tr>
<td>Self Employed</td>
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<td>22</td>
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<tr>
<td>Unemployed</td>
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<td>Other / No data</td>
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<td>1</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>342</strong></td>
<td><strong>169</strong></td>
</tr>
</tbody>
</table>

7. Geographic Distribution

<table>
<thead>
<tr>
<th>Region</th>
<th>September 30th, 2015</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0- &lt;=40%</td>
<td>&gt;40%- &lt;=50%</td>
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<tr>
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<tr>
<td>Aquitaine</td>
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<tr>
<td>Auvergne</td>
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<tr>
<td>Basse-Normandie</td>
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<td>3</td>
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<tr>
<td>Bourgogne</td>
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<td>3</td>
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<tr>
<td>Bretagne</td>
<td>11</td>
<td>5</td>
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<tr>
<td>Centre</td>
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<tr>
<td>Champagne-Ardenne</td>
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<tr>
<td>DOM</td>
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<td>3</td>
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<tr>
<td>Picardie</td>
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<td>4</td>
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<tr>
<td>Poitou Charentes</td>
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<td>3</td>
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<td>Provence Alpes Cote Azur</td>
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<tr>
<td>Rhone-Alpes</td>
<td>29</td>
<td>14</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>342</strong></td>
<td><strong>169</strong></td>
</tr>
</tbody>
</table>