

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

	June 30th, 2015
Total Outstanding Current Balance in €	1,403,558,160
Number of loans	20,647
Number of borrowers	18,599
Average Loan Balance in €	67,979
Seasoning in months	101
Remaining terms in months	140
% of variable mortgages	89.98 %
Weighted Average Current LTV	55.27 %
Weighted Average Current indexed LTV	52.70 %

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

		June 30th, 2015	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	353	9,940
	>40%<=50%	178	2,132
	>50%<=60%	197	2,033
	>60%<=70%	256	2,335
	>70%<=80%	324	3,131
	>80%<=85%	65	713
	>85%<=90%	21	239
	>90%<=95%	6	83
	>95%<=100%	2	24
	>100%<=105%	1	13
	>105%<=110%	1	4
<b>Total</b>		<b>1,404</b>	<b>20,647</b>

**2. Current Arrears Ranges Distribution**

		June 30th, 2015	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,325	19,466
	>0-<=1	26	390
	>1-<=2	7	107
	>2-<=3	4	57
	>3	41	627
<b>Total</b>		<b>1,404</b>	<b>20,647</b>

### 3. Seasoning

Total Loan Balance in Mln €		June 30th, 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	1	0	1	2	2							6
	>=36-<60	33	17	24	40	10	2	1	1				129
	>=60	319	160	172	214	312	64	20	5	2	1	1	1,268
Total		353	178	197	256	324	65	21	6	2	1	1,404	

### 4. Loan Purpose

Total Loan Balance in Mln €		June 30th, 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	143	84	86	93	165	31	13	4	1	1	1	621
	Construction	41	18	27	71	142	34	8	2	1	0	0	345
	Refinance	167	76	84	91	16	0	0					436
	Renovation	2	0	0	0								2
	Other / No data	0											0
Total		353	178	197	256	324	65	21	6	2	1	1,404	

### 5. Occupancy Type

Total Loan Balance in Mln €		June 30th, 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	144	62	73	79	129	35	15	5	1	1	0	544
	Buy to Let	18	17	22	59	121	25	5	1	0		0	270
	Vacation / Second Home	23	23	18	26	57	5	1			0	1	155
	Refinance	167	76	84	91	16	0	0					436
Total		353	178	197	256	324	65	21	6	2	1	1,404	

## 6. Borrower Type

Total Loan Balance in Mln €

		June 30th, 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	Employed Private Sector	209	115	139	177	221	48	16	4	1	1	0	932
	Protected Life Time Employment	52	27	31	37	49	9	4	1	0			211
	Self Employed	47	24	21	37	52	8	1	0	0	0	1	191
	Retired	44	11	6	5	1							66
	Unemployed	0											0
	Other / No data	1	1	0	0	0							3
<b>Total</b>		<b>353</b>	<b>178</b>	<b>197</b>	<b>256</b>	<b>324</b>	<b>65</b>	<b>21</b>	<b>6</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1,404</b>

## 7. Geographic Distribution

Total Loan Balance in Mln €

		June 30th, 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	2	1	1	0					9
	Aquitaine	14	7	8	13	22	3	1		0			69
	Auvergne	2	2	2	3	4	0						13
	Basse-Normandie	4	2	4	3	4	1	0					19
	Bourgogne	4	3	3	3	3	0	0					17
	Bretagne	11	4	5	7	6	1	0				0	34
	Centre	8	5	6	7	7	1	1		0			34
	Champagne-Ardennes	2	2	1	3	1	0		0				10
	DOM	4	3	4	12	9	1	1					35
	Franche-Comté	2	1	2	2	2	1						10
	Haute-Normandie	10	4	4	7	9	1	0	0	0			37
	Ile de France	102	47	59	58	77	19	7	2	1	1	1	373
	Languedoc-Roussillon	21	10	8	13	19	4	1	0				77
	Limousin	2	1	1	3	3	0		0				11
	Lorraine	6	3	4	6	4	1	0	0				24
	Midi Pyrénées	15	6	9	14	20	2	1	1	0			68
	Nord Pas de Calais	24	13	16	19	26	6	2	1	0	0		109
	Pays de Loire	13	6	6	8	7	2	1	0				41
	Picardie	9	4	6	8	8	2	1	1				39
	Poitou Charentes	6	4	4	5	4	1	0	0				24
Provence Alpes Cote Azur	64	35	30	40	62	12	3	1	0		0	248	
Rhone-Alpes	30	15	13	17	26	4	1		0		0	105	
<b>Total</b>		<b>353</b>	<b>178</b>	<b>197</b>	<b>256</b>	<b>324</b>	<b>65</b>	<b>21</b>	<b>6</b>	<b>2</b>	<b>1</b>	<b>1</b>	<b>1,404</b>