

COLLATERAL DESCRIPTION asset report end of September 2014
Overview data

	September 30th, 2014
Total Outstanding Current Balance in €	1,837,499,977
Number of loans	24,982
Number of borrowers	22,211
Average Loan Balance in €	73,553
Seasoning in months	92
Remaining terms in months	148
% of variable mortgages	92.83 %
Weighted Average Current LTV	59.05 %
Weighted Average Current indexed LTV	55.15 %

Portfolio breakdowns
1. Unindexed LTV Ranges Distribution

		September 30th, 2014	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	389	10,608
	>40%-<=50%	200	2,448
	>50%-<=60%	237	2,327
	>60%-<=70%	315	2,756
	>70%-<=80%	433	3,920
	>80%-<=85%	168	1,859
	>85%-<=90%	60	681
	>90%-<=95%	26	279
	>95%-<=100%	6	78
	>100%-<=105%	2	18
	>105%-<=110%	1	4
	>110%	0	4
Total		1,837	24,982

2. Current Arrears Ranges Distribution

		September 30th, 2014	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,761	23,892
	>0-<=1	28	375
	>1-<=2	7	118
	>2-<=3	6	79
	>3	36	518
Total		1,837	24,982

3. Seasoning

Total Loan Balance in Mln €		September 30th, 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%		>110%
Seasoning (in months)	>=24-<36	11	7	10	15	14	0	0			0			58
	>=36-<60	37	23	28	49	17	6	10	8	2				180
	>=60	340	171	198	251	402	162	50	18	4	2	1	0	1,600
Total		389	200	237	315	433	168	60	26	6	2	1	0	1,837

4. Loan Purpose

Total Loan Balance in Mln €		September 30th, 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%		>110%
Loan purpose	Purchase	163	95	108	124	210	84	31	18	4	1	1	0	840
	Construction	47	22	34	72	188	84	29	8	2	1	0	0	487
	Refinance	177	83	95	118	34	1	0						508
	Renovation	2	0	0	0									2
	Other / No data	0												0
Total		389	200	237	315	433	168	60	26	6	2	1	0	1,837

5. Occupancy Type

Total Loan Balance in Mln €		September 30th, 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%		>110%
Occupancy type	Owner occupied	168	81	94	109	163	98	39	21	5	1	0	0	779
	Buy to Let	19	17	25	56	172	64	19	5	1	1	0	0	379
	Vacation / Second Home	26	19	23	31	64	6	2		0		1		171
	Refinance	177	83	95	118	34	1	0						508
Total		389	200	237	315	433	168	60	26	6	2	1	0	1,837

6. Borrower Type

Total Loan Balance in Mln €		September 30th, 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%		>110%
Employment type	Protected Life Time Employment	59	32	36	48	67	30	11	6	1	0			291
	Employed Private Sector	226	127	166	218	295	122	45	19	4	1	0	0	1,225
	Self Employed	52	27	26	42	67	15	4	1	1	0	1		235
	Retired	50	13	8	7	4	1							83
	Unemployed	0												0
	Other / No data	1	1	0	0	0								3
Total		389	200	237	315	433	168	60	26	6	2	1	0	1,837

7. Geographic Distribution

Total Loan Balance in Mln €		September 30th, 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%		>110%
Region	Alsace	2	1	2	3	2	0	1	0	0				12
	Aquitaine	15	9	10	13	28	12	4	1	0			0	91
	Auvergne	2	2	2	4	5	0	0						16
	Basse-Normandie	5	3	3	4	5	3	1	0					24
	Bourgogne	4	2	4	5	4	1	0			0			20
	Bretagne	11	5	6	8	8	3	1		0				42
	Centre	8	5	7	8	8	3	1	1	0				42
	Champagne-Ardennes	2	1	2	3	2	0	0	0	0	0			12
	DOM	4	3	6	15	24	7	2	0		0		0	61
	Franche-Comté	2	1	2	3	2	2	0	0					13
	Haute-Normandie	11	5	6	7	11	6	1	0	0				47
	Ile de France	113	57	73	84	103	53	20	10	2	1	1		516
	Languedoc-Roussillon	23	12	9	16	24	8	3	2	0				95
	Limousin	2	1	2	2	5	2		0					14
	Lorraine	6	3	4	6	6	2	1	1	0				28
	Midi Pyrénées	16	7	10	17	26	8	4	1	0				88
	Nord Pas de Calais	25	16	17	24	33	20	8	3	1	0			147
	Pays de Loire	14	6	7	10	9	4	2	0	0				52
	Picardie	9	5	7	10	10	4	3	1				0	49
	Poitou Charentes	6	3	4	6	7	1	1	0	0				29
Provence Alpes Cote Azur	75	35	40	45	74	20	6	3	1	0			300	
Rhone-Alpes	33	19	14	23	36	8	3	1	0			0	138	
Total		389	200	237	315	433	168	60	26	6	2	1	0	1,837