

COLLATERAL DESCRIPTION asset report end of March 2012

Overview data

	March 31st, 2012
Total Outstanding Current Balance in €	2,339,206,571
Number of loans	28,677
Number of borrowers	25,085
Average Loan Balance in €	81,571
Seasoning in months	72
Remaining terms in months	177
% of variable mortgages	95.96 %
Weighted Average Current LTV	66.26 %
Weighted Average Current indexed LTV	56.62 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		March 31st, 2012	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	364	9,675
	>40%-<=50%	226	2,941
	>50%-<=60%	265	2,853
	>60%-<=70%	299	2,611
	>70%-<=80%	413	2,985
	>80%-<=85%	180	1,582
	>85%-<=90%	237	2,333
	>90%-<=95%	208	2,250
	>95%-<=100%	118	1,185
	>100%-<=105%	27	247
	>105%-<=110%	2	14
	>110%	0	1
Total		2,339	28,677

2. Current Arrears Ranges Distribution

		March 31st, 2012	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,276	27,835
	>0-<=1	30	408
	>1-<=2	6	99
	>2-<=3	6	63
	>3	22	272
Total		2,339	28,677

3. Seasoning

Total Loan Balance in Mln €		March 31st, 2012											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	17	11	12	17	22	6	5	12	9	12	0	124
	>=36-<60	87	60	79	98	155	63	90	111	51	10	1	806
	>=60	260	155	174	183	235	112	142	85	58	5	1	1,409
Total		364	226	265	299	413	180	237	208	118	27	2	2,339

4. Loan Purpose

Total Loan Balance in Mln €		March 31st, 2012											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	168	118	153	158	225	82	101	113	54	17	1	1,190
	Construction	44	30	34	50	92	82	135	94	64	10	1	636
	Refinance	150	78	77	90	96	16	1	1				509
	Renovation	2	0	0	0	0				0			3
	Other / No data	0											0
Total		364	226	265	299	413	180	237	208	118	27	2	2,339

5. Occupancy Type

Total Loan Balance in Mln €		March 31st, 2012											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	166	116	133	133	146	85	113	142	64	18	0	1,118
	Buy to Let	20	15	22	31	85	70	118	64	53	9	1	488
	Vacation / Second Home	29	18	33	44	85	9	4	1	1		1	225
	Refinance	150	78	77	90	96	16	1	1				509
Total		364	226	265	299	413	180	237	208	118	27	2	2,339

6. Borrower Type

Total Loan Balance in Mln €

		March 31st, 2012											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	Self Employed	54	32	41	45	68	22	27	17	9	1	1		317
	Employed Private Sector	209	142	178	204	283	128	161	151	80	21	1	0	1,558
	Protected Life Time Employment	53	37	38	41	55	28	47	39	28	5	0		370
	Retired	47	13	9	8	6	3	2	2	1	0			90
	Unemployed	0				0								0
	Other / No data	1	1	0	1	0	0							4
Total		364	226	265	299	413	180	237	208	118	27	2	0	2,339

7. Geographic Distribution

Total Loan Balance in Mln €

		March 31st, 2012											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	1	1	1	2	3	1	1	1	1	1			13
	Aquitaine	15	9	10	10	16	10	19	12	11	1	0		114
	Auvergne	2	1	2	2	3	2	4	1	0				18
	Basse-Normandie	4	2	3	3	5	2	3	1	3	0			27
	Bourgogne	3	2	2	3	4	2	2	1	1	0			21
	Bretagne	10	5	5	7	7	1	5	2	3	0			46
	Centre	7	4	5	7	9	5	5	6	2	1	0		51
	Champagne-Ardennes	2	1	2	3	4	1	1	1		0			14
	DOM	3	2	2	5	13	20	16	13	5	1	0	0	81
	Franche-Comté	2	1	2	2	2	1	1	1	2	0			14
	Haute-Normandie	9	6	6	6	7	5	9	8	3	1			60
	Ile de France	104	72	84	94	107	50	68	69	33	9	1		690
	Languedoc-Roussillon	20	11	12	10	25	9	9	8	3	2	0		109
	Limousin	1	1	1	2	3	2	3	2	2				17
	Lorraine	5	3	3	4	6	3	4	1	2	0			31
	Midi Pyrénées	14	8	10	12	17	8	18	13	8	1			109
	Nord Pas de Calais	21	14	18	21	25	15	22	28	14	3	0		182
	Pays de Loire	13	7	7	9	12	3	5	2	4	1			62
	Picardie	9	6	7	7	9	3	8	10	2	1			62
	Poitou Charentes	6	3	4	4	8	2	3	2	1	0			33
Provence Alpes Cote Azur	81	44	59	59	92	25	19	15	10	3	0		407	
Rhone-Alpes	31	21	21	24	37	11	11	10	8	1	0		178	
Total		364	226	265	299	413	180	237	208	118	27	2	0	2,339