

## COLLATERAL DESCRIPTION asset report end of June 2014

## Overview data

	June 30th, 2014
Total Outstanding Current Balance in €	1,911,058,589
Number of loans	25,723
Number of borrowers	22,848
Average Loan Balance in €	74,294
Seasoning in months	89
Remaining terms in months	150
% of variable mortgages	92.98 %
Weighted Average Current LTV	59.70 %
Weighted Average Current indexed LTV	55.76 %

## Portfolio breakdowns

## 1. Unindexed LTV Ranges Distribution

		June 30th, 2014	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	392	10,740
	>40%-<=50%	205	2,533
	>50%-<=60%	244	2,373
	>60%-<=70%	322	2,784
	>70%-<=80%	438	3,843
	>80%-<=85%	180	1,991
	>85%-<=90%	87	998
	>90%-<=95%	32	333
	>95%-<=100%	7	102
	>100%-<=105%	2	18
	>105%-<=110%	1	4
	>110%	0	4
<b>Total</b>		<b>1,911</b>	<b>25,723</b>

## 2. Current Arrears Ranges Distribution

		June 30th, 2014	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,832	24,609
	>0-<=1	32	455
	>1-<=2	9	136
	>2-<=3	5	64
	>3	33	459
<b>Total</b>		<b>1,911</b>	<b>25,723</b>

### 3. Seasoning

Total Loan Balance in Mln €		June 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)	>=12-<24	1	1	1	2	3								7
	>=24-<36	14	10	13	17	17	0	0	0		0			72
	>=36-<60	40	25	29	53	18	10	12	12	4				203
	>=60	337	170	201	249	401	170	74	20	4	2	1	0	1,629
Total		392	205	244	322	438	180	87	32	7	2	1	0	1,911

### 4. Loan Purpose

Total Loan Balance in Mln €		June 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	97	112	129	211	91	40	23	6	1	1	0	875
	Construction	48	22	34	67	185	88	46	9	2	1	0	0	502
	Refinance	179	85	98	125	43	1	0						531
	Renovation	2	0	0	0									2
	Other / No data	0												0
Total		392	205	244	322	438	180	87	32	7	2	1	0	1,911

### 5. Occupancy Type

Total Loan Balance in Mln €		June 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	87	94	113	158	107	53	26	7	1	0	0	815
	Buy to Let	19	16	25	51	172	66	32	6	1	1	0	0	388
	Vacation / Second Home	26	17	27	32	65	7	2	0	0		1		177
	Refinance	179	85	98	125	43	1	0						531
Total		392	205	244	322	438	180	87	32	7	2	1	0	1,911

## 6. Borrower Type

Total Loan Balance in Mln €		June 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	60	33	38	49	68	32	17	6	2	0			303
	Employed Private Sector	228	129	169	224	297	132	64	24	5	1	0	0	1,273
	Self Employed	53	27	28	41	69	16	6	1	1	0	1		244
	Retired	51	14	9	8	5	1	0						88
	Unemployed	0												0
	Other / No data	1	2	0	0	0								3
<b>Total</b>		<b>392</b>	<b>205</b>	<b>244</b>	<b>322</b>	<b>438</b>	<b>180</b>	<b>87</b>	<b>32</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>1,911</b>

## 7. Geographic Distribution

Total Loan Balance in Mln €		June 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	1	3	3	0	1	1					12
	Aquitaine	15	9	10	13	28	11	8	1	0		0		94
	Auvergne	2	2	2	4	5	1	0	0					17
	Basse-Normandie	5	3	3	5	5	3	1	0					25
	Bourgogne	4	2	4	5	4	1	1			0			21
	Bretagne	11	5	7	8	9	2	1		0				44
	Centre	8	5	7	8	9	4	2	1	0				44
	Champagne-Ardennes	2	1	2	3	3	0	0	0	0	0			13
	DOM	4	2	7	12	26	9	2	1		0		0	63
	Franche-Comté	2	1	2	3	2	1	1	0					13
	Haute-Normandie	11	5	6	7	11	7	2	1	0				49
	Ile de France	113	61	74	88	102	57	27	13	2	1	1		539
	Languedoc-Roussillon	23	11	10	16	24	9	3	2	0				99
	Limousin	2	1	2	2	5	2	1	0					15
	Lorraine	6	4	4	6	7	1	1	1	0				30
	Midi Pyrénées	16	8	9	17	26	9	5	2	0				92
	Nord Pas de Calais	25	15	18	24	32	22	11	4	2	0			154
	Pays de Loire	14	7	8	10	9	4	3	0	0				54
	Picardie	10	5	7	10	10	6	3	2				0	51
	Poitou Charentes	7	3	4	6	7	1	1	0	0				30
Provence Alpes Cote Azur	76	35	42	48	78	21	8	4	1	0			311	
Rhone-Alpes	34	19	15	24	35	9	5	1	0			0	142	
<b>Total</b>		<b>392</b>	<b>205</b>	<b>244</b>	<b>322</b>	<b>438</b>	<b>180</b>	<b>87</b>	<b>32</b>	<b>7</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>1,911</b>