

COLLATERAL DESCRIPTION asset report end of September 2012

Overview data

	September 30th, 2012
Total Outstanding Current Balance in €	2,176,602,827
Number of loans	27,357
Number of borrowers	23,956
Average Loan Balance in €	79,563
Seasoning in months	77
Remaining terms in months	167
% of variable mortgages	95.69 %
Weighted Average Current LTV	64.94 %
Weighted Average Current indexed LTV	56.83 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		September 30th, 2012	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	359	9,699
	>40%-<=50%	219	2,879
	>50%-<=60%	248	2,575
	>60%-<=70%	280	2,459
	>70%-<=80%	401	2,961
	>80%-<=85%	194	1,793
	>85%-<=90%	226	2,319
	>90%-<=95%	181	2,024
	>95%-<=100%	58	531
	>100%-<=105%	11	107
	>105%-<=110%	2	9
	>110%	0	1
Total		2,177	27,357

2. Current Arrears Ranges Distribution

		September 30th, 2012	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,117	26,571
	>0-<=1	26	346
	>1-<=2	7	95
	>2-<=3	4	57
	>3	23	288
Total		2,177	27,357

3. Seasoning

Total Loan Balance in Mln €		September 30th, 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%
Seasoning (in months)	>=24-<36	5	4	3	4	5	2	1	4	3	3	0	34	
	>=36-<60	72	48	58	74	111	58	65	66	25	6	1	0	583
	>=60	281	167	187	201	285	134	160	111	30	2	1	1,559	
Total		359	219	248	280	401	194	226	181	58	11	2	0	2,177

4. Loan Purpose

Total Loan Balance in Mln €		September 30th, 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%
Loan purpose	Purchase	165	117	141	146	217	93	94	97	30	7	1	1,106	
	Construction	44	30	34	46	107	92	132	84	28	4	0	0	602
	Refinance	147	72	73	87	77	9	1					466	
	Renovation	2	0	0	0	0		0					3	
	Other / No data	0											0	
Total		359	219	248	280	401	194	226	181	58	11	2	0	2,177

5. Occupancy Type

Total Loan Balance in Mln €		September 30th, 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%
Occupancy type	Owner occupied	166	112	121	123	142	93	116	117	36	7	0	1,034	
	Buy to Let	19	16	21	30	101	83	106	63	21	3	1	0	466
	Vacation / Second Home	27	18	33	39	81	9	3	1	1		1	212	
	Refinance	147	72	73	87	77	9	1					465	
Total		359	219	248	280	401	194	226	181	58	11	2	0	2,177

6. Borrower Type

Total Loan Balance in Mln €		September 30th, 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	53	31	36	41	69	24	21	13	5	1	1		295
	Protected Life Time Employment	54	35	36	38	55	31	44	36	14	2			344
	Employed Private Sector	208	138	168	194	271	136	158	131	40	8	1	0	1,453
	Retired	43	12	7	7	6	2	2	1	0				82
	Unemployed	0				0								0
	Other / No data	1	2	0	0	0								3
Total		359	219	248	280	401	194	226	181	58	11	2	0	2,177

7. Geographic Distribution

Total Loan Balance in Mln €		September 30th, 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	2	1	1	2	3	1	1	1	1	0			12
	Aquitaine	16	7	10	10	16	13	16	14	4	0	0		106
	Auvergne	2	1	2	3	3	2	3	1	0				17
	Basse-Normandie	4	2	3	4	4	2	3	3	1	0			25
	Bourgogne	3	2	2	4	3	1	2	1	1	0			20
	Bretagne	9	5	4	6	6	3	5	3	1				43
	Centre	7	4	5	8	8	5	4	4	1	0			46
	Champagne-Ardennes	2	1	2	3	3	1	1	0		0			13
	DOM	3	2	3	5	18	19	16	8	2	1		0	77
	Franche-Comté	2	1	1	2	3	1	1	2	1				13
	Haute-Normandie	9	5	5	7	7	6	10	6	1	1			56
	Ile de France	103	73	79	87	103	55	64	57	18	3	1		643
	Languedoc-Roussillon	20	11	11	9	24	10	10	5	2	1			101
	Limousin	1	1	1	3	2	3	2	3	0				16
	Lorraine	6	2	3	4	5	3	2	2	1				29
	Midi Pyrénées	13	8	9	12	17	10	18	11	3	0			102
	Nord Pas de Calais	21	14	17	20	24	16	23	25	6	1			167
	Pays de Loire	13	6	7	8	10	3	4	4	2	0			57
	Picardie	9	6	6	7	7	4	10	5	1	0	0		57
	Poitou Charentes	6	3	3	4	8	2	3	1	0				31
Provence Alpes Cote Azur	78	44	54	52	89	23	16	16	7	1	0		378	
Rhone-Alpes	31	19	20	21	37	11	11	9	4	1	0		164	
Total		359	219	248	280	401	194	226	181	58	11	2	0	2,177