

**COLLATERAL DESCRIPTION asset report end of September 2010**
**Overview data**

	September 30th, 2010
Total Outstanding Current Balance in €	2,967,142,204
Number of loans	33,799
Number of borrowers	29,541
Average Loan Balance in €	87,788
Seasoning in months	55
Remaining terms in months	184
% of variable mortgages	97.02%
Weighted Average Current LTV	69.94%
Weighted Average Current indexed LTV	65.18%

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

		September 30th, 2010	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	388	9,849
	>40%-<=50%	257	3,245
	>50%-<=60%	314	3,334
	>60%-<=70%	371	3,382
	>70%-<=80%	523	3,732
	>80%-<=85%	190	1,501
	>85%-<=90%	170	1,560
	>90%-<=95%	303	2,846
	>95%-<=100%	233	2,287
	>100%-<=105%	179	1,762
	>105%-<=110%	35	281
	>110%	3	20
<b>Total</b>		<b>2,967</b>	<b>33,799</b>

**2. Current Arrears Ranges Distribution**

		September 30th, 2010	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,920	33,253
	>0-<=1	28	331
	>1-<=2	4	59
	>2-<=3	3	47
	>3	12	109
<b>Total</b>		<b>2,967</b>	<b>33,799</b>

### 3. Seasoning

Total Loan Balance in Mln €		September 30th, 2010											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	4	4	4	5	8	1	2	1	4	2	6	0	42
	>=12-<24	25	18	21	24	41	11	10	11	19	23	7		210
	>=24-<36	52	36	47	56	106	48	29	55	72	46	10	3	559
	>=36-<60	98	77	99	136	229	76	69	170	108	95	9		1,166
	>=60	208	121	144	150	139	55	60	65	30	14	2	0	989
Total		388	257	314	371	523	190	170	303	233	179	35	3	2,967

### 4. Loan Purpose

Total Loan Balance in Mln €		September 30th, 2010											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	181	129	173	211	293	85	88	137	126	93	17		1,533
	Construction	44	31	42	56	96	48	65	161	107	87	18	3	757
	Refinance	160	97	99	103	134	58	17	5	0			0	673
	Renovation	3	0	0	1	0	0						0	4
	Other / No data	0	0											0
Total		388	257	314	371	523	190	170	303	233	179	35	3	2,967

### 5. Occupancy Type

Total Loan Balance in Mln €		September 30th, 2010											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	177	118	160	182	187	87	103	153	158	103	17	0	1,445
	Buy to Let	20	16	21	31	92	35	48	143	74	76	17	3	577
	Vacation / Second Home	30	26	35	54	110	10	3	1	2	0	1		272
	Refinance	160	97	99	103	134	58	17	5	0			0	673
Total		388	257	314	371	523	190	170	303	233	179	35	3	2,967

## 6. Borrower Type

Total Loan Balance in Mln €

		September 30th, 2010											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	56	42	48	60	84	19	15	34	20	15	5	1	398
	Protected Life Time Employment	57	39	50	52	63	34	27	62	44	39	7	1	475
	Employed Private Sector	217	154	202	249	366	134	125	203	167	124	23	2	1,966
	Retired	57	21	14	10	9	3	3	3	2	1	0		123
	Unemployed	0						0						0
	Other / No data	2	1	1		1	0		0	0				5
<b>Total</b>		<b>388</b>	<b>257</b>	<b>314</b>	<b>371</b>	<b>523</b>	<b>190</b>	<b>170</b>	<b>303</b>	<b>233</b>	<b>179</b>	<b>35</b>	<b>3</b>	<b>2,967</b>

## 7. Geographic Distribution

Total Loan Balance in Mln €

		September 30th, 2010											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	1	3	2	1	2	1	1	1	1	16
	Aquitaine	16	11	13	14	18	8	5	23	12	17	2	0	138
	Auvergne	2	1	1	3	4	1	1	6	1	1	0		21
	Basse-Normandie	5	3	4	4	6	2	1	3	1	3	0		33
	Bourgogne	3	2	3	3	6	2	2	3	1	1	1		27
	Bretagne	9	6	6	9	9	3	1	6	2	4	0	0	56
	Centre	8	5	7	6	14	6	4	6	6	4	1	0	66
	Champagne-Ardenne	2	1	2	2	4	2	2	2	1	0			18
	DOM	2	3	3	4	8	6	13	26	17	8	2	1	91
	Franche-Comté	2	2	1	2	4	1	1	2	0	3	0		18
	Haute-Normandie	10	6	7	8	10	5	5	11	8	5	1		76
	Ile de France	110	78	101	114	140	60	64	85	79	52	10	0	891
	Languedoc-Roussillon	22	13	17	15	27	10	6	11	8	5	2	0	135
	Limousin	1	2	1	2	4	2	1	4	1	3			20
	Lorraine	5	4	3	4	7	4	1	5	1	3	1		38
	Midi Pyrénées	14	10	10	17	19	9	7	23	15	10	2	0	137
	Nord Pas de Calais	23	13	22	24	32	16	16	29	31	24	4		234
	Pays de Loire	14	9	9	10	15	6	4	6	2	5	1	0	82
	Picardie	10	5	9	10	11	5	5	10	10	4	1		79
	Poitou Charentes	5	3	5	5	11	3	2	5	3	1	0		43
Provence Alpes Cote Azur	91	56	63	84	124	27	19	22	19	14	3		522	
Rhone-Alpes	33	24	26	33	48	12	8	15	14	10	2	0	225	
<b>Total</b>		<b>388</b>	<b>257</b>	<b>314</b>	<b>371</b>	<b>523</b>	<b>190</b>	<b>170</b>	<b>303</b>	<b>233</b>	<b>179</b>	<b>35</b>	<b>3</b>	<b>2,967</b>