

COLLATERAL DESCRIPTION asset report end of June 2012

Overview data

	June 30th, 2012
Total Outstanding Current Balance in €	2,256,253,291
Number of loans	28,031
Number of borrowers	24,516
Average Loan Balance in €	80,491
Seasoning in months	74
Remaining terms in months	173
% of variable mortgages	95.82 %
Weighted Average Current LTV	65.61 %
Weighted Average Current indexed LTV	57.30 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		June 30th, 2012	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	360	9,680
	>40%<=50%	224	2,961
	>50%<=60%	255	2,678
	>60%<=70%	291	2,561
	>70%<=80%	402	2,926
	>80%<=85%	185	1,641
	>85%<=90%	241	2,435
	>90%<=95%	192	2,149
	>95%<=100%	86	817
	>100%<=105%	18	176
	>105%<=110%	2	6
	>110%	0	1
Total		2,256	28,031

2. Current Arrears Ranges Distribution

		June 30th, 2012	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,192	27,208
	>0-<=1	27	361
	>1-<=2	9	107
	>2-<=3	4	53
	>3	24	302
Total		2,256	28,031

3. Seasoning

Total Loan Balance in Mln €		June 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%	
Seasoning (in months)	>=24-<36	10	8	7	10	13	3	3	8	4	9	0	76
	>=36-<60	82	53	71	87	138	59	82	86	37	7	1	702
	>=60	268	163	176	194	251	122	156	98	46	3	1	1,478
Total		360	224	255	291	402	185	241	192	86	18	2	2,256

4. Loan Purpose

Total Loan Balance in Mln €		June 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%	
Loan purpose	Purchase	167	118	146	152	221	86	99	108	38	13	1	1,148
	Construction	43	31	33	51	95	85	141	83	48	6	1	618
	Refinance	148	75	76	87	87	13	1	1				487
	Renovation	2	0	0	0	0			0				3
	Other / No data	0											0
Total		360	224	255	291	402	185	241	192	86	18	2	2,256

5. Occupancy Type

Total Loan Balance in Mln €		June 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%	
Occupancy type	Owner occupied	165	114	126	131	143	87	118	131	46	13	0	1,074
	Buy to Let	19	16	21	31	90	76	119	60	39	5	1	476
	Vacation / Second Home	28	19	33	42	83	9	3	0	1		1	219
	Refinance	148	75	76	87	87	13	1	1				487
Total		360	224	255	291	402	185	241	192	86	18	2	2,256

6. Borrower Type

Total Loan Balance in Mln €

		June 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	Protected Life Time Employment	53	36	37	41	54	29	47	37	21	3			357
	Employed Private Sector	208	142	171	199	276	128	168	140	58	14	0	0	1,504
	Retired	45	13	8	8	5	3	2	2	0				86
	Self Employed	54	32	38	44	67	25	24	13	8	1	1		306
	Unemployed	0				0								0
	Other / No data	1	2	0	0	0	0							3
Total		360	224	255	291	402	185	241	192	86	18	2	0	2,256

7. Geographic Distribution

Total Loan Balance in Mln €

		June 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	1	1	1	2	3	1	1	1	1	1			13
	Aquitaine	15	9	10	10	15	11	19	13	8	1	0		110
	Auvergne	2	1	2	2	3	2	4	1	0				17
	Basse-Normandie	4	2	3	4	4	1	4	2	2	0			26
	Bourgogne	3	2	2	4	4	1	2	1	1	0			21
	Bretagne	10	5	5	7	7	3	5	3	2				45
	Centre	7	4	5	7	8	4	5	5	1	1			48
	Champagne-Ardennes	2	1	2	3	4	1	1	1		0			14
	DOM	3	2	3	5	14	20	17	10	4	1	0	0	79
	Franche-Comté	2	1	2	2	2	1	1	1	2				14
	Haute-Normandie	9	5	6	7	7	5	9	7	3	1			59
	Ile de France	103	73	81	90	105	53	69	60	26	6	1		667
	Languedoc-Roussillon	19	12	11	10	24	9	9	7	2	1			105
	Limousin	1	1	1	2	3	2	3	2	1				17
	Lorraine	6	2	3	4	5	3	3	1	2	0			30
	Midi Pyrénées	13	8	9	13	16	9	19	12	5	1			106
	Nord Pas de Calais	21	14	18	20	25	14	23	28	9	2			174
	Pays de Loire	13	6	7	8	11	3	4	3	3	0			60
	Picardie	9	6	7	7	8	4	10	7	1	0			59
	Poitou Charentes	6	3	3	5	8	1	3	1	1	0			32
Provence Alpes Cote Azur	80	44	56	57	87	25	17	17	8	2	0		393	
Rhone-Alpes	31	20	20	22	38	11	12	9	6	1	0		171	
Total		360	224	255	291	402	185	241	192	86	18	2	0	2,256