

## COLLATERAL DESCRIPTION asset report end of March 2016

## Overview data

	March 31st, 2016
Total Outstanding Current Balance in €	1,195,330,639
Number of loans	18,432
Number of borrowers	16,706
Average Loan Balance in €	64,851
Seasoning in months	109
Remaining terms in months	134
% of variable mortgages	89.66 %
Weighted Average Current LTV	53.23 %
Weighted Average Current indexed LTV	50.96 %

## Portfolio breakdowns

## 1. Unindexed LTV Ranges Distribution

		March 31st, 2016	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	326	9,456
	>40%-<=50%	156	1,813
	>50%-<=60%	190	2,018
	>60%-<=70%	236	2,319
	>70%-<=80%	237	2,306
	>80%-<=85%	34	316
	>85%-<=90%	11	136
	>90%-<=95%	4	46
	>95%-<=100%	1	15
	>100%-<=105%	0	4
	>105%-<=110%	0	1
	>110%	0	2
<b>Total</b>		<b>1,195</b>	<b>18,432</b>

## 2. Current Arrears Ranges Distribution

		March 31st, 2016	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	1,122	17,334
	>0-<=1	21	301
	>1-<=2	5	77
	>2-<=3	3	36
	>3	45	684
<b>Total</b>		<b>1,195</b>	<b>18,432</b>

### 3. Seasoning

Total Loan Balance in Mln €		March 31st, 2016											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)	>=36-<60	20	9	15	24	3	0							71
	>=60	306	147	175	212	234	34	11	4	1	0	0	0	1,125
<b>Total</b>		<b>326</b>	<b>156</b>	<b>190</b>	<b>236</b>	<b>237</b>	<b>34</b>	<b>11</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,195</b>

### 4. Loan Purpose

Total Loan Balance in Mln €		March 31st, 2016											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	135	72	71	91	134	17	6	2	1	0		0	529	
	Construction	38	16	39	86	96	17	4	2	1	0	0		299	
	Refinance	152	67	79	59	7	0	0						365	
	Renovation	2	0	0	0										2
	Other / No data	0													0
<b>Total</b>		<b>326</b>	<b>156</b>	<b>190</b>	<b>236</b>	<b>237</b>	<b>34</b>	<b>11</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,195</b>	

### 5. Occupancy Type

Total Loan Balance in Mln €		March 31st, 2016											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	130	54	62	79	101	17	7	2	1	0		0	454
	Buy to Let	19	15	34	73	78	12	4	1	0		0		238
	Vacation / Second Home	25	20	14	25	51	4	0		0				139
	Refinance	152	67	79	59	7	0	0						365
<b>Total</b>		<b>326</b>	<b>156</b>	<b>190</b>	<b>236</b>	<b>237</b>	<b>34</b>	<b>11</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,195</b>

## 6. Borrower Type

Total Loan Balance in Mln €		March 31st, 2016											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	48	23	30	39	31	4	2	1	0				177
	Employed Private Sector	195	103	133	158	167	25	8	2	1	0		0	793
	Self Employed	44	20	21	36	39	5	0	0	0	0	0		167
	Retired	38	9	5	3	1								55
	Unemployed	0												0
	Other / No data	1	1	0	0	0								3
<b>Total</b>		<b>326</b>	<b>156</b>	<b>190</b>	<b>236</b>	<b>237</b>	<b>34</b>	<b>11</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,195</b>

## 7. Geographic Distribution

Total Loan Balance in Mln €		March 31st, 2016											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	2	1	0							7
	Aquitaine	12	7	9	16	15	1	0		0				60
	Auvergne	2	1	3	4	1	0							11
	Basse-Normandie	4	2	3	3	3	0							16
	Bourgogne	3	3	3	4	1	0	0						14
	Bretagne	10	4	6	6	3		0		0				30
	Centre	8	4	6	5	5	0	0		0				29
	Champagne-Ardenne	2	2	1	3	1	0	0						9
	DOM	4	2	8	9	6	1	0						30
	Franche-Comté	2	1	2	2	2								9
	Haute-Normandie	9	3	5	7	6	1	0	0					30
	Ile de France	94	43	51	53	60	9	3	1	0	0			314
	Languedoc-Roussillon	19	8	9	13	14	4	1	0					67
	Limousin	2	1	1	3	2	0		0					9
	Lorraine	5	3	4	5	2	0	0	0					21
	Midi Pyrénées	13	6	9	16	11	2	0	1	0				57
	Nord Pas de Calais	22	11	16	17	20	3	2	1	0				91
	Pays de Loire	11	4	7	6	5	1	1	0					35
	Picardie	8	4	7	6	6	1	1	0					33
	Poitou Charentes	6	3	5	4	2		0	0					20
Provence Alpes Cote Azur	59	32	23	37	52	9	2	1				0	215	
Rhone-Alpes	28	10	11	16	20	2	0	0				0	88	
<b>Total</b>		<b>326</b>	<b>156</b>	<b>190</b>	<b>236</b>	<b>237</b>	<b>34</b>	<b>11</b>	<b>4</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,195</b>