

COLLATERAL DESCRIPTION asset report end of June 2011

Overview data

	June 30th, 2011
Total Outstanding Current Balance in €	2,610,402,732
Number of loans	31,054
Number of borrowers	27,174
Average Loan Balance in €	84,060
Seasoning in months	63
Remaining terms in months	179
% of variable mortgages	96.51 %
Weighted Average Current LTV	67.85 %
Weighted Average Current indexed LTV	58.90 %

Portfolio breakdowns

1. Unindexed LTV Ranges Distribution

		June 30th, 2011	
		Total Loan Balance in Mln €	Number of Loans
Unindexed LTV ranges	0-<=40%	379	9,996
	>40%-<=50%	241	2,987
	>50%-<=60%	284	3,133
	>60%-<=70%	334	2,952
	>70%-<=80%	464	3,319
	>80%-<=85%	167	1,382
	>85%-<=90%	203	1,947
	>90%-<=95%	255	2,472
	>95%-<=100%	205	2,182
	>100%-<=105%	69	613
	>105%-<=110%	8	63
	>110%	1	8
Total		2,610	31,054

2. Current Arrears Ranges Distribution

		June 30th, 2011	
		Total Loan Balance in Mln €	Number of Loans
Number of months in arrears	0	2,557	30,377
	>0-<=1	30	380
	>1-<=2	6	84
	>2-<=3	4	50
	>3	12	163
Total		2,610	31,054

3. Seasoning

Total Loan Balance in Mln €		June 30th, 2011											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	11	8	8	11	17	3	3	5	7	11	2	85	
	>=24-<36	31	22	24	27	42	14	15	21	28	12	2	0	239
	>=36-<60	105	80	97	134	222	75	97	152	121	32	4	1	1,121
	>=60	233	131	154	162	182	74	89	77	49	14	0	0	1,166
Total		379	241	284	334	464	167	203	255	205	69	8	1	2,610

4. Loan Purpose

Total Loan Balance in Mln €		June 30th, 2011											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	175	124	160	187	250	83	99	106	118	33	3	1,338	
	Construction	45	30	38	53	91	56	95	148	87	36	5	0	686
	Refinance	157	87	85	94	123	27	8	1	0	0	1	583	
	Renovation	2	0	0	0	0	0	0	0	0	0	0	3	
	Other / No data	0	0	0	0	0	0	0	0	0	0	0	0	
Total		379	241	284	334	464	167	203	255	205	69	8	1	2,610

5. Occupancy Type

Total Loan Balance in Mln €		June 30th, 2011											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	171	119	146	154	161	83	107	136	139	36	2	1,254	
	Buy to Let	21	14	21	33	84	46	85	117	65	32	5	0	524
	Vacation / Second Home	30	21	32	53	96	11	3	1	1	0	1	249	
	Refinance	157	87	85	94	123	27	8	1	0	0	1	583	
Total		379	241	284	334	464	167	203	255	205	69	8	1	2,610

6. Borrower Type

Total Loan Balance in Mln €		June 30th, 2011											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	Employed Private Sector	215	148	187	228	318	119	142	175	150	45	5	1	1,732
	Protected Life Time Employment	56	38	44	45	62	26	35	53	39	18	1	0	416
	Self Employed	56	37	42	52	76	20	23	25	15	6	2	0	353
	Retired	51	17	11	9	8	2	3	2	2	0			105
	Unemployed	0					0							0
	Other / No data	1	1	0		1		0		0				4
Total		379	241	284	334	464	167	203	255	205	69	8	1	2,610

7. Geographic Distribution

Total Loan Balance in Mln €		June 30th, 2011											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	4	1	1	1	1	1	1		15
	Aquitaine	16	10	11	12	17	5	13	19	13	7	0	0	124
	Auvergne	2	1	1	2	4	1	3	4	1	0			19
	Basse-Normandie	5	2	3	4	6	2	1	4	2	1			30
	Bourgogne	3	2	3	3	5	1	2	2	2	1			24
	Bretagne	9	6	6	7	8	1	3	4	3	1			51
	Centre	7	4	6	7	11	4	5	5	5	1	0		57
	Champagne-Ardennes	2	1	2	2	4	2	1	1	1				16
	DOM	2	3	2	4	10	10	22	18	11	2	1	0	86
	Franche-Comté	2	1	1	2	4	0	1	1	2	2			16
	Haute-Normandie	10	5	7	6	8	5	7	10	6	3			67
	Ile de France	106	75	92	103	121	54	62	73	66	20	2		773
	Languedoc-Roussillon	21	13	14	12	25	9	7	10	6	2	1		120
	Limousin	1	2	1	2	3	2	2	3	2	1			18
	Lorraine	6	3	4	4	7	2	3	2	2	1	0		34
	Midi Pyrénées	14	9	8	16	18	6	12	22	12	3	0		121
	Nord Pas de Calais	23	14	19	22	28	14	19	27	31	7	1		204
	Pays de Loire	14	7	8	10	14	5	3	4	5	2	0		71
	Picardie	9	6	8	8	10	4	5	12	6	1	0		69
	Poitou Charentes	5	3	4	4	9	2	2	4	1	0	0		37
Provence Alpes Cote Azur	87	50	60	75	101	28	18	17	17	7	0		461	
Rhone-Alpes	32	23	23	26	46	10	11	12	10	5	1		199	
Other / No data												1	1	
Total		379	241	284	334	464	167	203	255	205	69	8	1	2,610