

INVESTOR REPORT du 07 décembre 2011

COLLATERAL DESCRIPTION

TOTAL_LOAN_BALANCE	34 708 615
AVERAGE_LOAN_BALANCE	83 522
NUMBER_OF_LOANS	415 561
WA_SEASONING	55
WA_REMAINING_TERM	189
NUMBER_BORROWERS	343 759
NUMBER_OF_PROPERTIES	360 063
WA UNINDEXED LTV	0,69
WA INDEXED LTV	0,62
WA INT FLOAT RATE	3,54

Unindexed LTV ranges

	Total Loan Balance	Nb borrowers
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0% to 40%	3 950 739	84 290
40% to 50%	2 850 429	34 478
50% to 60%	3 705 192	38 854
60% to 70%	4 789 247	45 057
70% to 80%	6 321 502	54 045
80% to 85%	3 860 135	30 897
85% to 90%	4 194 068	31 991
90% to 95%	3 605 015	26 078
95% to 100%	1 264 942	9 088
100% to 105%	144 696	1 220
105% to 999%	22 651	167

Indexed LTV ranges

	Total Loan Balance	Nb borrowers
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	6 569 530	122 064
	3 825 719	39 779
	4 581 563	41 935
	5 378 745	44 504
	6 020 873	46 451
	3 140 431	23 397
	3 319 865	23 805
	1 871 890	13 243
	0	0
	0	0

Current arrears ranges distribution

Nb months in arrears	Total Loan Balance	Number of loans
0	34 708 615	415 561
> 0	-	-

PORTFOLIO BREAKDOWN

Unindexed LTV ranges	0 to 40%	> 40% to 50%	>50% to 60%	60% to 70%	> 70% to 80%	> 80% to 85%	> 85% to 90%	> 90% to 95%	95% to 100%	> 100% to 105%	> 105% to 999%	Total loans balance
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SEASONING in months

1m to 11	236 794	194 231	259 953	324 107	399 413	231 804	260 059	254 957	70 298	19 956	4 197	2 255 768
12m to 23	349 347	301 553	409 844	518 488	682 833	419 003	517 095	784 382	447 187	33 592	1 996	4 465 321
24m to 35	229 939	184 726	245 049	318 281	421 043	264 526	372 041	476 569	131 958	6 802	867	2 651 801
36m to 59	994 123	768 240	970 065	1 289 902	1 782 741	1 240 854	1 609 538	1 243 391	337 835	34 376	2 831	10 273 895
60m to 999	2 140 536	1 401 680	1 820 282	2 338 468	3 035 473	1 703 947	1 435 335	845 716	277 664	49 970	12 759	15 061 830

PROPERTY TYPE

FLAT	1 301 905	946 341	1 266 959	1 684 734	2 364 662	1 511 185	1 716 878	1 543 492	594 101	54 717	11 791	12 996 765
HOUSE	2 648 834	1 904 089	2 438 232	3 104 512	3 956 840	2 348 950	2 477 190	2 061 523	670 840	89 979	10 861	21 711 850

OCCUPANCY TYPE

BUY to LET	381 938	342 475	538 483	754 003	1 213 745	795 496	875 687	764 200	291 226	30 033	9 192	5 996 478
OWNER	3 384 131	2 387 805	3 022 676	3 864 518	4 912 142	2 952 230	3 194 811	2 709 549	926 595	111 881	12 450	27 478 788
SECOND HOME	184 669	120 149	144 032	170 726	195 615	112 410	123 569	131 266	47 120	2 783	1 009	1 233 349

LOAN PURPOSE

CONSTRUCTION	633 193	475 574	651 943	886 165	1 233 155	741 327	769 793	537 888	135 337	12 470	1 992	6 078 835
PURCHASE	3 225 407	2 315 519	2 985 192	3 800 709	4 957 400	3 037 047	3 329 099	2 967 292	1 047 345	115 289	19 566	27 799 863
RENOVATION	92 139	59 336	68 056	102 374	130 948	81 761	95 176	99 835	82 260	16 938	1 094	829 917

PAY FREQUENCY

MONTHLY	3 944 208	2 847 254	3 699 894	4 782 881	6 307 702	3 850 798	4 186 505	3 598 544	1 260 962	144 577	22 355	34 645 680
QUARTERLY	6 530	3 175	5 297	6 365	13 800	9 337	7 563	6 471	3 980	120	296	62 935

EMPLOYMENT TYPE

EMPLOYEE	2 870 106	2 153 017	2 803 303	3 664 114	4 892 190	3 005 530	3 267 532	2 817 791	989 107	110 781	17 006	26 590 476
SELF EMPLOYED	391 045	275 647	362 985	458 031	560 178	331 497	337 530	283 631	91 875	13 075	2 730	3 108 223
CIVIL SERVANT	350 182	272 691	368 153	492 945	669 777	410 003	475 291	406 280	151 072	16 310	2 591	3 615 295
RETIRED-UNEMPLOYED	339 406	149 075	170 751	174 157	199 357	113 106	113 715	97 313	32 887	4 531	324	1 394 621

INT_RATE_TYPE

FLOATING RATE	499 598	375 332	519 525	728 817	1 108 763	697 325	732 910	556 990	212 018	24 123	4 751	5 460 152
FIX-RESET < 2 years	2 680	2 239	1 983	4 402	4 663	2 511	2 450	2 219	192	0	0	23 340
FIX-RESET 2y to 5y	10 065	5 830	13 187	29 893	55 210	51 102	62 621	48 224	18 501	4 639	374	299 646
FIX-RESET > 5y	3 438 395	2 467 028	3 170 496	4 026 135	5 152 865	3 109 196	3 396 087	2 997 583	1 034 231	115 935	17 526	28 925 477

RANKS

GARANTORS	1 831 222	1 214 315	1 498 840	1 801 431	2 122 728	1 110 274	1 086 418	903 399	347 614	28 943	2 427	11 947 611
NO PRIOR RANKS	2 119 517	1 636 114	2 206 352	2 987 816	4 198 774	2 749 861	3 107 650	2 701 616	917 327	115 753	20 224	22 761 004

RANKS in numbers

GARANTORS	32 738	12 794	14 063	15 578	16 841	8 455	7 975	6 504	2 694	349	20	118 011
NO PRIOR RANKS	52 924	21 946	25 158	29 913	37 803	22 695	24 292	19 832	6 467	874	148	242 052

PORTFOLIO BREAKDOWN BY REGIONS

Unindexed LTV ranges **0 to 40%** **> 40% to 50%** **>50% to 60%** **> 60% to 70%** **> 70% to 80%** **> 80% to 85%** **> 85% to 90%** **> 90% to 95%** **> 95% to 100%** **> 100% to 105%** **> 105% to 999%** **Total loans balance**

REGION	0 to 40%	> 40% to 50%	>50% to 60%	> 60% to 70%	> 70% to 80%	> 80% to 85%	> 85% to 90%	> 90% to 95%	> 95% to 100%	> 100% to 105%	> 105% to 999%	Total loans balance
ALSACE	308 405	230 684	292 537	379 717	521 683	302 148	341 463	266 007	70 132	8 425	2 388	2 723 588
AQUITAINE	105 962	77 419	109 375	137 083	198 484	132 061	145 729	121 161	52 888	2 604	594	1 083 359
AUVERGNE	28 261	23 962	34 760	51 029	64 120	37 461	45 501	33 023	11 112	2 285	327	331 840
BASSE NORMANDIE	55 828	44 066	53 606	72 915	103 166	64 116	70 619	64 179	19 579	1 644	73	549 790
BOURGOGNE	77 979	56 846	80 419	107 140	147 824	93 397	109 242	86 361	20 952	3 275	709	784 144
BRETAGNE	71 672	54 745	71 074	101 315	126 937	88 444	93 404	52 269	12 126	1 338	427	673 750
CENTRE	103 850	93 294	138 963	198 938	266 138	160 821	166 554	136 601	44 384	12 838	1 317	1 323 699
CHAMPAGNE ARDENNE	36 626	33 615	45 945	60 317	87 813	63 690	78 735	71 075	23 350	1 747	311	503 223
CORSE	11 379	6 312	7 749	9 753	12 700	9 104	8 515	9 331	681	44	110	75 678
DEPARTEMENT OUTRE MER	7 334	6 917	13 389	13 894	28 371	24 411	29 824	25 690	1 354	0	0	151 183
FRANCHE COMTE	63 275	51 047	69 423	97 507	146 871	97 612	112 013	95 303	21 148	3 158	77	757 436
HAUTE NORMANDIE	70 700	47 494	64 905	84 460	118 066	77 092	89 034	76 875	28 608	2 527	578	660 339
ILE DE FRANCE	1 145 541	794 742	961 594	1 217 581	1 520 935	912 132	1 001 334	972 252	422 071	52 190	5 843	9 006 217
LANGUEDOC ROUSSILLON	110 466	77 311	99 603	130 411	169 938	106 794	102 783	111 068	47 779	3 527	647	960 327
LIMOUSIN	13 714	12 778	18 906	26 886	48 333	29 534	37 010	27 146	7 185	892	0	222 384
LORRAINE	198 324	157 496	218 755	304 765	418 660	262 167	312 111	252 046	63 703	8 525	1 942	2 198 495
MIDI PYRENEES	86 178	69 764	100 394	138 953	206 671	125 110	124 939	82 977	29 174	1 277	213	965 652
NORD PAS DE CALAIS	109 978	76 378	101 818	131 867	175 867	110 083	114 076	120 515	49 935	5 387	326	996 231
PAYS DE LA LOIRE	250 455	179 032	244 208	340 716	463 623	287 036	303 275	241 234	76 389	11 537	2 234	2 399 739
PICARDIE	47 407	34 868	52 020	61 854	92 716	59 439	61 389	62 036	23 945	1 385	219	497 278
POITOU CHARENTES	48 186	35 193	50 028	75 432	129 020	82 494	98 516	65 079	18 454	3 114	256	605 774
PROV. ALPES COTE AZUR	419 553	283 661	335 129	377 520	475 150	273 240	282 229	266 121	100 293	6 069	654	2 819 620
RHONE ALPES	579 666	402 807	540 592	669 194	798 416	461 747	465 771	366 664	119 699	10 908	3 405	4 418 870