

Cut-off Date	31/12/2019
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COLLATERAL DESCRIPTION asset report date January 2020

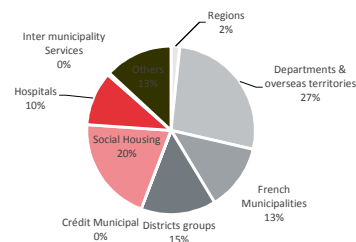
A | Overview data

Total outstanding current balance (in €)	2 603 469 024 €
Number of loans	1 689
Number of borrowers	957
Average Loan balance per borrower (in €)	2 720 448 €
Weighted Average Seasoning (in months)	62
Weighted Average Remaining term (in years)	17,0
Percentage of Fixed assets	45%

B | Portfolio breakdowns

1. Borrower type breakdown

Borrower type	Total Loan Balance In Mln €	Number of Loans
Regions	44,4	5
Departments & overseas territories	700,3	88
French Municipalities	332,2	706
Districts groups	375,6	198
Crédit Municipal	0,0	0
Social Housing	527,8	287
Hospitals	271,1	62
Inter municipality Services	10,8	12
Others	341,2	331
Total	2 603,5	1 689

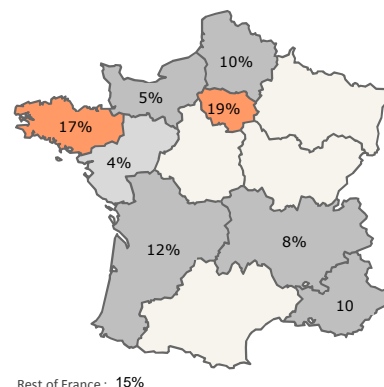


2. Loan Type

Loan Type	Total Loan Balance in Mln €	%
Fixed rate Loans	1 175,2	45%
Non capped floaters	1 428,3	55%
Total	2 603,5	100%

3. Geographic Distribution

Region	Total Loan Balance In Mln €	%	Number of Loans
Alsace - Champagne-Ardenne - Lorraine	94,4	4%	22
Aquitaine - Limousin - Poitou-Charentes	314,7	12%	188
Auvergne - Rhône-Alpes	214,1	8%	91
Bourgogne - Franche-Comté	94,7	4%	27
Bretagne	437,4	17%	827
Centre - Val de Loire	25,3	1%	9
Corse	0,6	0%	4
Ile-de-France	491,5	19%	200
Languedoc-Roussillon - Midi-Pyrénées	173,9	7%	72
Nord-Pas-de-Calais - Picardie	271,9	10%	98
Normandie	119,4	5%	44
Pays de la Loire	101,8	4%	41
Provence-Alpes-Côte d'Azur	263,4	10%	65
Départements d'Outre-Mer	0,2	0%	1
Territoires d'Outre-Mer	0,0	0%	0
Total	2 603,5	100%	1 689



4. Central Bank eligibility (ECB)

Central Bank eligibility (% of cover pool)	95%
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5. Non performing loans

	Total Loan Balance in Mln €	Number of Loans
Payment delay over 90 days		
Principal	0,0	0
Interest	0,0	0
Total	0,0	0

6. Outstandings

Name of Series	Outstanding Principal Amount (EUR)	Scheduled Maturity Date	Remaining Maturity (Years)
OF1	740 600 000	07/10/2021	1,77
RCB2	120 000 000	18/08/2025	5,63
OF3	50 000 000	18/11/2033	13,88
OF4	27 000 000	25/04/2031	11,32
OF5	70 000 000	26/01/2037	17,07
OF6	100 000 000	07/08/2037	17,60
OF7	25 000 000	18/05/2034	14,38
OF8	45 000 000	18/05/2043	23,38
OF9	110 000 000	26/06/2042	22,49
OF10	10 000 000	19/07/2028	8,55
OF11	5 000 000	02/08/2028	8,59
OF12	10 000 000	19/10/2043	23,80
OF13	5 000 000	19/10/2046	26,80
OF14	10 000 000	29/01/2043	23,08
OF15	250 000 000	11/10/2029	9,78
OF16	500 000 000	15/01/2030	10,04
Total :	2 077 600 000	Moyenne :	8,67