

31/03/2010

Loans to local authorities

(in euros)
31/03/2010

Total of loans	1069
Total of clients	461

France	31/03/2010	
	Loans to local authorities	
	Healthy Loans	Compromised Loans
Regions	1,310,198,755.47	0
Departments	2,779,098,076.34	0
Districts	1,229,554,913.84	0
Districts Groups	1,134,413,275.00	0
Public health complex	1,375,593,938.17	0
Syndicates (transportation, water, etc...),	779,481,352.53	0
Other	576,012,251.48	0
Total	9,184,352,562.83	0

Geographic repartition

FRA - Alsace	1.61%
FRA - Aquitaine	3.36%
FRA - Auvergne	1.32%
FRA - Basse-Normandie	1.53%
FRA - Bourgogne	3.02%
FRA - Bretagne	2.59%
FRA - Centre	2.69%
FRA - Champagne-Ardennes	0.94%
FRA - Corse	0.16%
FRA - Franche-Comté	1.12%
FRA - Haute-Normandie	4.11%
FRA - Ile-de-France (excl. Paris)	13.37%
FRA - Ile-de-France (only Paris)	7.41%
FRA - Languedoc-Roussillon	3.23%
FRA - Limousin	0.60%
FRA - Lorraine	4.71%
FRA - Midi-Pyrénées	3.33%
FRA - Nord-Pas-de-Calais	9.67%
FRA - Pays-de-la-Loire	5.42%
FRA - Picardie	1.72%
FRA - Poitou-Charentes	1.95%
FRA - Provence-Alpes-Côte-d'Azur	10.03%
FRA - Rhône-Alpes	16.12%
FRA - Overseas Departments and Territories	0.00%

ALM

Fixed rate Loans	57.75%
Non capped floaters	42.25%
Average residual maturity of covered bonds [yrs]	7.67

Internal Rating

89.18% of the overall portfolio has an IRBA compliant internal rating above 2- ie equivalent (AA-/Aa3/AA-) out of which 76.83% is rated 1

Over collateralization control

(in euros)

Source: Notice of Calculation dated	31/03/2010
Outstanding Facility Liabilities in EUR	7,442,607,326
Financial Exposure in EUR	7,814,737,692
Value of the Collateral Security Assets in EUR	9,184,352,563
	117.53%

Non performing loans

(in euros)

Cut Off Date:	31/03/2010
France	Loans to local authorities
Payment delay over 180 days	
Principal	0
Interest	0
Total	0