

FRENCH NATIONAL COVERED BOND LABEL REPORTING TEMPLATE

CB ISSUER [Crédit Mutuel Arkéa Home Loans SFH](#)
 Reporting date [June 2013](#)

1 GROUP LEVEL INFORMATION AND SENIOR UNSECURED RATINGS

| | | | | | |
|-----|---|---|--------|--------------|---------|
| 1.1 | Group | Crédit Mutuel Arkéa | | | |
| | Group parent company | Crédit Mutuel | | | |
| | Group consolidated financial information (link) | http://www.cmarkea.com | | | |
| 1.2 | Senior unsecured rating (group parent company) | | Rating | Rating Watch | Outlook |
| | | Fitch | NA | NA | NA |
| | | Moody's | Aa3 | | Stable |
| | | S&P | A | | Stable |
| 1.3 | Covered bond issuer rating (senior unsecured) | | Rating | Rating watch | Outlook |
| | | Fitch | NA | NA | NA |
| | | Moody's | NA | NA | NA |
| | | S&P | NA | NA | NA |
| 1.4 | tier 1 ratio (%) (group parent company) | 14.00% | | | |
| | as of | 31/12/2012 | | | |

2 COVERED BOND ISSUER OVERVIEW
2.1 Covered bond issuer

| | |
|---|---|
| Name of the covered bond issuer | Crédit Mutuel Arkéa Home Loans SFH |
| Country in which the issuer is based | France |
| Financial information (link) | http://www.cmarkea.com/fr/investisseurs.html#bonds |
| Information on the legal framework (link) | link to ECBC website (www.hypo.org) with french SCF/SFH law (english translation) to be added |
| UCITS compliant (Y / N) ? | Y |
| CRD compliant (Y / N) ? | N |

2.2 Covered bonds and cover pool

| | | Total outstanding | of which eligible central bank repo-operations |
|---------------|-------------------------|----------------------|---|
| Cover pool | Public sector exposures | | |
| | Commercial assets | | |
| | Residential assets | 5 963 | |
| | Substitute assets | | |
| | Total | 5 963 | |
| Covered bonds | | 4 323 | |

2.3 Overcollateralisation ratios

| | minimum (%) | current (%) |
|--------------------------|-------------|-------------|
| Legal ("coverage ratio") | 102.00% | 138.89% |
| Contractual (ACT) | 105.00% | 137.96% |
| other | | |

2.4 Covered bonds ratings

| Covered bonds rating | | Rating | Rating Watch | Outlook |
|----------------------|--|--------|--------------|---------|
| | | NA | NA | NA |
| | | NA | NA | NA |
| | | AAA | NA | Stable |

2.5 Liabilities of the covered bond issuer

| LIABILITIES | Outstanding |
|---|--------------|
| Equity | 40 |
| Subordinated debt | |
| Other non privileged liabilities | |
| Total equity and non privileged liabilities | 40 |
| Covered bonds | 4 323 |
| Other privileged liabilities | |
| Total privileged liabilities | 4 323 |
| TOTAL | 4 363 |

3 ALM OF THE COVERED BOND ISSUER

3.1 WAL (weighted average life) of cover pool and covered bonds

| | Expected | Contractual |
|-----------------------------|-------------|--------------|
| Public sector | | |
| Residential | 69.9 | 91.3 |
| Commercial | | |
| Substitute assets | | |
| WAL of cover pool | 69.9 | 91.3 |
| WAL of covered bonds | 77.0 | 100.6 |

3.2 Expected maturity structure of cover pool and covered bonds

| | 0 - 1 Y (years) | 1 - 2 Y | 2 - 3 Y | 3 - 4 Y | 4 - 5 Y | 5 - 10 Y | 10+ Y |
|---|-----------------|------------|--------------|------------|------------|--------------|--------------|
| Public sector | | | | | | | |
| Residential | 769 | 699 | 630 | 563 | 500 | 1 713 | 1 090 |
| Commercial | | | | | | | |
| Substitute assets | | | | | | | |
| Expected maturity of cover pool | 769 | 699 | 630 | 563 | 500 | 1 713 | 1 090 |
| Expected maturity of covered bonds | 0 | 0 | 1 500 | 0 | 0 | 2 519 | 304 |

3.3 Contractual maturity structure of cover pool and covered bonds

| | 0 - 1 Y | 1 - 2 Y | 2 - 3 Y | 3 - 4 Y | 4 - 5 Y | 5 - 10 Y | 10+ Y |
|---|------------|------------|--------------|------------|------------|--------------|--------------|
| Public sector | | | | | | | |
| Residential | 495 | 486 | 473 | 454 | 433 | 1 802 | 1 821 |
| Commercial | | | | | | | |
| Substitute assets | | | | | | | |
| Contractual maturity of cover pool | 495 | 486 | 473 | 454 | 433 | 1 802 | 1 821 |
| Contractual maturity of cov. bonds | 0 | 0 | 1 500 | 0 | 0 | 1 891 | 932 |
| of which hard bullet | 0 | 0 | 1 500 | 0 | 0 | 1 891 | 932 |
| of which soft bullet | | | | | | | |

3.4 **Interest rate and currency risks**

| Interest rate risk | | | strategy, limits, counterparties etc (if applicable) |
|--------------------|--|---------|---|
| | | | Les conditions de fonctionnement de Cr dit Mutuel Ark a Home Loans SFH ne l'exposent pas   un risque de taux. |
| | | | En mode de fonctionnement normal (c'est   dire tant que Cr dit Mutuel Ark a n'est pas en d faut au titre de ses Actifs Eligibles), Cr dit Mutuel Ark a Home Loans SFH n'est pas expos    un quelconque risque de taux dans la mesure o  les emprunts, par  missions d'Obligations   l'Habitat, et les pr ts consentis par Cr dit Mutuel Ark a Home Loans SFH   Cr dit Mutuel Ark a sont parfaitement adoss s en notionnel, en taux, en maturit , en devise. Du fait de cet adossement, aucun swap n'est mis en place au niveau de Cr dit Mutuel Ark a Home Loans SFH. |
| | | Nominal | WAL |
| Internal | | 0 | 0 |
| External | | 0 | 0 |
| Currency risk | | | |
| | | | Comme pour le risque de taux, les conditions de fonctionnement de Cr dit Mutuel Ark a Home Loans SFH ne l'exposent pas   un risque de change. |
| | | | Par ailleurs, les  missions et les cr dits du pool partagent la m me devise (Euro). |
| | | Nominal | WAL |
| Internal | | 0 | 0 |
| External | | 0 | 0 |

3.5 **Liquid assets**

| | | Outstanding nominal |
|---------------------------------|--------------|---------------------|
| ECB eligible internal ABS | | |
| ECB eligible external ABS | | |
| ECB eligible public exposures | | |
| Substitute assets | ECB eligible | |
| | Other | |
| Total liquid assets | | |
| % liquid assets / covered bonds | | |

| | | |
|-------------------------------------|--|----------|
| Liquidity support | | comments |
| % liquidity support / covered bonds | | |

3.6 **Substitution assets**

| | Outstanding | WAL |
|------------|-------------|-----|
| AAA to AA- | | |
| A+ to A- | | |
| Below A- | | |
| Total | | |

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4 RESIDENTIAL COVER POOL DATA
4.1 Arrears and defaulted loans outstanding (excluding external MBS)

| | % of outstanding residential assets |
|----------------|-------------------------------------|
| Current | 100% |
| Arrears | |
| 0-1 months | NA |
| 1-2 months | NA |
| 2-3 months | NA |
| 3-6 months | NA |
| 6+ (Defaulted) | NA |

4.2 Arrears and defaulted loans outstanding (including external MBS)

| Zone | Country | % |
|-------|---------|----|
| EU | France | NA |
| other | other | NA |

4.3 Regional breakdown of assets (excluding external MBS)

| Region | % |
|--------------------------------|--------|
| Alsace | 0.06% |
| Aquitaine | 12.83% |
| Auvergne | 3.73% |
| Basse Normandie | 0.44% |
| Bourgogne | 0.09% |
| Bretagne | 66.24% |
| Centre | 0.46% |
| Champagne-Ardenne | 0.10% |
| Corse | 0.07% |
| DOM - TOM | 0.42% |
| Franche-Comté | 0.03% |
| Haute Normandie | 0.20% |
| Ile-de-France (Paris included) | 5.37% |
| Languedoc Roussillon | 0.54% |
| Limousin | 0.15% |
| Lorraine | 0.08% |
| Midi Pyrenées | 1.20% |
| Nord-Pas-de-Calais | 0.17% |
| Pays de Loire | 3.25% |
| Picardie | 0.15% |
| Poitou - Charentes | 2.65% |
| Provence-Alpes-Côte d'Azur | 0.93% |
| Rhones Alpes | 0.82% |
| other | |
| No data | |

4.4 **Unindexed current LTV (excluding external MBS)**

| | |
|-------------------------------|---------------|
| WA unindexed current LTVs (%) | 69.88% |
|-------------------------------|---------------|

| | Category | % |
|-------------|-----------|--------|
| LTV buckets | 0 - 40 | 11.97% |
| | 40 - 50 | 7.57% |
| | 50 - 60 | 9.97% |
| | 60 - 70 | 12.84% |
| | 70 - 80 | 16.37% |
| | 80 - 85 | 9.54% |
| | 85 - 90 | 11.33% |
| | 90 - 95 | 12.53% |
| | 95 - 100 | 7.87% |
| | 100 - 105 | 0.00% |
| | 105 - 110 | 0.00% |
| | 110 - 115 | 0.00% |
| | 115+ | 0.00% |

4.5 **Indexed current LTV (excluding external MBS)**

| | |
|-----------------------------|---------------|
| WA indexed current LTVs (%) | 66.71% |
|-----------------------------|---------------|

| | Category | % |
|-------------|-----------|--------|
| LTV buckets | 0 - 40 | 15.07% |
| | 40 - 50 | 8.35% |
| | 50 - 60 | 10.76% |
| | 60 - 70 | 13.17% |
| | 70 - 80 | 16.60% |
| | 80 - 85 | 10.07% |
| | 85 - 90 | 11.40% |
| | 90 - 95 | 9.59% |
| | 95 - 100 | 4.88% |
| | 100 - 105 | 0.11% |
| | 105 - 110 | 0.00% |
| | 110 - 115 | 0.00% |
| | 115+ | 0.00% |

4.6 **Mortgages and guarantees (excluding external MBS)**

| | % |
|--|---------------|
| 1st lien mortgage with state guaranty | 32.49% |
| 1st lien mortgage without state guaranty | 0.00% |
| Total 1st lien mortgages | 32.49% |
| guaranteed | |
| Crédit Logement | 2.74% |
| L'Equité - Generali | 62.84% |
| CNP Caution | 1.93% |
| other | 0.00% |
| total guarantees | 67.51% |

4.7 **Seasoning (excluding external MBS)**

| Months | % |
|---------|--------|
| < 12 | 4.84% |
| 12 - 24 | 13.87% |
| 24 - 36 | 22.90% |
| 36 - 60 | 21.26% |
| > 60 | 37.14% |

4.8 **Loan purpose (excluding external MBS)**

| | % |
|----------------|--------|
| Owner occupied | 85.57% |
| Second home | 3.15% |
| Buy-to-let | 11.27% |
| Other | 0.00% |
| No data | 0.00% |

4.9 **Principal amortisation (excluding external MBS)**

| | % |
|----------------|--------|
| Amortising | 95.80% |
| Partial bullet | 3.90% |
| Bullet | 0.30% |
| Other | 0.00% |
| No data | 0.00% |

4.10 **Interest rate type (excluding external MBS)**

| | % |
|-----------------------|--------|
| Fixed for life | 95.78% |
| Capped for life | 3.79% |
| Floating (1y or less) | 0.42% |
| Mixed (1y+) | 0.00% |
| Other | 0.00% |
| No data | 0.00% |

4.11 **Borrowers (excluding external MBS)**

| | % |
|---------------------|--------|
| Employees | 65.84% |
| Civil servants | 17.79% |
| Self employed | 13.44% |
| Retired / Pensioner | 0.00% |
| Other non-working | 1.43% |
| No data | 1.51% |

4.12 Granularity and large exposures (excluding external MBS)

| | |
|---------------------------------|----------|
| Number of loans | 124 741 |
| Average outstanding balance (€) | 72 546 € |

| | |
|--------------------------|-----------------------|
| | % of total cover pool |
| 5 largest exposures (%) | 0.05% |
| 10 largest exposures (%) | 0.09% |

4.13 Residential MBS

| | | | |
|-------------|-------|----------|----------|
| | TOTAL | Internal | External |
| Outstanding | NA | | |

| Internal RMBS DETAILS | | | | | | | | | | | |
|-----------------------|------|---------------------|--------|---------|-----|-----------------------|-----------------|----------------|----------------------|-----------------------|---------------|
| Name | ISIN | Outstanding balance | Rating | | | Year of last issuance | % subordination | % reserve fund | % credit enhancement | Main country (assets) | Originator(s) |
| | | | Fitch | Moody's | S&P | | | | | | |
| RMBS 1 | | NA | | | | | | | | | |
| RMBS 2 | | NA | | | | | | | | | |
| RMBS 3 | | NA | | | | | | | | | |
| etc... | | | | | | | | | | | |

| External RMBS DETAILS | | | | | | | | |
|-----------------------|------|---------------------|--------|---------|-----|-----------------------|-----------------------|---------------|
| Name | ISIN | Outstanding balance | Rating | | | Year of last issuance | Main country (assets) | Originator(s) |
| | | | Fitch | Moody's | S&P | | | |
| RMBS 1 | | NA | | | | | | |
| RMBS 2 | | NA | | | | | | |
| RMBS 3 | | NA | | | | | | |
| etc... | | | | | | | | |

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5 PUBLIC SECTOR COVER POOL DATA
5.1 Arrears and defaulted loans outstanding

| | % of outstanding public sector assets |
|----------------|---------------------------------------|
| Current | |
| Arrears | |
| 0-1 months | |
| 1-2 months | |
| 2-3 months | |
| 3-6 months | |
| Defaulted (6+) | |

5.2 Geographical distribution and type of Claim

| | | Exposures to or guaranteed by Supranational Institution | Exposures to Sovereigns | Exposures guaranteed by Sovereigns | Exposures guaranteed by ECA | Exposures to regions / departments / federal states | Exposures guaranteed by regions / departments / federal states | Exposures to municipalities | Exposures guaranteed by municipalities | Other direct public exposures | Other indirect public exposures | Total | % |
|-----------------------|----------------------------|---|-------------------------|------------------------------------|-----------------------------|---|--|-----------------------------|--|-------------------------------|---------------------------------|-------|---|
| EUROPE | France | | | | | | | | | | | | |
| | other countries Europe.... | | | | | | | | | | | | |
| Asia | other countries Asia.... | | | | | | | | | | | | |
| other continents..... | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |

5.3 Geographical distribution and nature of the underlying operation

| | | Loans | Securities | ABS | Total |
|------------------|-----------------|-------|------------|-----|-------|
| EUROPE | France | | | | |
| | other countries | | | | |
| Asia | | | | | |
| other continents | | | | | |
| Total | | | | | |

5.4 Regional exposures

| | Outstanding balance | % |
|----------------------------|---------------------|---|
| Alsace | | |
| Aquitaine | | |
| Auvergne | | |
| Basse-Normandie | | |
| Bourgogne | | |
| Bretagne | | |
| Centre | | |
| Champagne-Ardenne | | |
| Corse | | |
| Franche-Comté | | |
| Haute-Normandie | | |
| Ile-de-France | | |
| Languedoc-Roussillon | | |
| Limousin | | |
| Lorraine | | |
| Midi-Pyrénées | | |
| Nord-Pas-de-Calais | | |
| Pays de la Loire | | |
| Picardie | | |
| Poitou-Charentes | | |
| Provence-Alpes-Côte d'Azur | | |
| Rhône-Alpes | | |
| Dom-Tom | | |
| other.... | | |
| Total | | |

5.5 Interest rate

| | % |
|-----------------|---|
| Fixed for life | |
| Capped for life | |
| Floating | |
| Mixed | |
| Other | |
| No data | |

5.6 Currency

| | % |
|-------|---|
| EUR | |
| USD | |
| JPY | |
| Other | |

5.7 Principal amortisation

| | % |
|----------------|---|
| Amortising | |
| Partial bullet | |
| Bullet | |
| Other | |
| No data | |

5.8 Granularity and large exposures

| | |
|---------------------------------|--|
| Number of exposures | |
| Average outstanding balance (€) | |
| 5 largest exposures (%) | |
| 10 largest exposures (%) | |

5.9 Public sector ABS

| | TOTAL | Internal | External |
|-------------|-------|----------|----------|
| Outstanding | | | |

| Internal ABS DETAILS | | | | | | | | | | | |
|----------------------|------|---------------------|--------|---------|-----|-----------------------|-----------------|----------------|----------------------|-----------------------|---------------|
| Name | ISIN | Outstanding balance | Rating | | | Year of last issuance | % subordination | % reserve fund | % credit enhancement | Main country (assets) | Originator(s) |
| | | | Fitch | Moody's | S&P | | | | | | |
| ABS 1 | | | | | | | | | | | |
| ABS 2 | | | | | | | | | | | |
| ABS 3 | | | | | | | | | | | |
| etc... | | | | | | | | | | | |

| External ABS DETAILS | | | | | | | | |
|----------------------|------|---------------------|--------|---------|-----|-----------------------|-----------------------|---------------|
| Name | ISIN | Outstanding balance | Rating | | | Year of last issuance | Main country (assets) | Originator(s) |
| | | | Fitch | Moody's | S&P | | | |
| ABS 1 | | | | | | | | |
| ABS 2 | | | | | | | | |
| ABS 3 | | | | | | | | |
| etc... | | | | | | | | |

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6 COVERED BONDS

6.1 Outstanding covered bonds

| | 2013 | 2012 | 2011 | 2010 | 2009 |
|-------------------|-------|-------|-------|-------|------|
| Public placement | 3 000 | 3 000 | 3 000 | 1 000 | |
| Private placement | 1 323 | 1 323 | 1 293 | 613 | 160 |
| Sum | 4 323 | 4 323 | 4 293 | 1 613 | 160 |

| | | | | | |
|--------------------|-------|-------|-------|-------|-----|
| Denominated in € | 4 323 | 4 323 | 4 293 | 1 613 | 160 |
| Denominated in USD | | | | | |
| Denominated in CHF | | | | | |
| Denominated in JPY | | | | | |
| Denominated in GBP | | | | | |
| Other | | | | | |
| Sum | 4 323 | 4 323 | 4 293 | 1 613 | 160 |

| | | | | | |
|-----------------|-------|-------|-------|-------|-----|
| Fixed coupon | 4 313 | 4 313 | 4 293 | 913 | |
| Floating coupon | 10 | 10 | | 700 | 160 |
| Other | | | | | |
| Sum | 4 323 | 4 323 | 4 293 | 1 613 | 160 |

6.2 Issuance

| | 2 013 | 2 012 | 2 011 | 2 010 | 2 009 |
|-------------------|-------|-------|-------|-------|-------|
| Public placement | | | 2 000 | 1 000 | |
| Private placement | | 30 | 1 220 | 773 | 160 |
| Sum | | 30 | 3 220 | 1 773 | 160 |

| | | | | | |
|--------------------|--|----|-------|-------|-----|
| Denominated in € | | 30 | 3 220 | 1 773 | 160 |
| Denominated in USD | | | | | |
| Denominated in CHF | | | | | |
| Denominated in JPY | | | | | |
| Denominated in GBP | | | | | |
| Other | | | | | |
| Sum | | 30 | 3 220 | 1 773 | 160 |

| | | | | | |
|-----------------|--|----|-------|-------|-----|
| Fixed coupon | | 20 | 3 220 | 1 073 | |
| Floating coupon | | 10 | | 700 | 160 |
| Other | | | | | |
| Sum | | 30 | 3 220 | 1 773 | 160 |

unless detailed otherwise

all amounts in EUR millions (without decimals)
percentages (%) with 2 decimals
time periods in months (with 1 decimal)

Group level information, senior unsecured ratings and covered bond issuer overview

1.2 Ratings of the parent company of the group in which the CB issuer is consolidated.

1.3 Covered bond issuer ratings

The rating agencies' methodologies usually take the senior unsecured rating of a covered bond issuer's parent company as a starting point for their assessment of the credit risk of covered bonds. However, instead of referring to the parent company rating, some rating agencies may issue a "covered bond issuer rating" which is an assessment of the credit quality of a CB issuer's credit quality on an unsecured basis. Generally, a "covered bond issuer rating" is the same as the senior unsecured rating of the CB issuer's parent company although it may be different in some specific cases. If no "CB issuer rating" has been granted to the CB issuer, "NA" should be indicated.

2.1 Covered bond issuer

2.2 Covered bonds and cover pool

Guaranteed loans or mortgage promissory notes :

If the eligible assets are transferred into the cover pool using guaranteed loans (i.e. collateral directive framework) or mortgage promissory notes, the outstanding amount of the eligible assets pledged as collateral of the notes or loans should be indicated instead of the amount of the guaranteed loans.

Asset backed securities :

If eligible asset backed securities are included in the cover pool, the explanations to the reporting should specify whether the information is provided using a look through approach (i.e. underlying assets) or if the outstanding amount of ABS securities held is indicated.

"Of which assets eligible to CB refinancing" :

The outstanding amount of eligible assets including replacement assets shall be filled in. The eligible amounts only take into account assets which fulfill the legal eligibility criteria to the cover pool. For residential loans, the eligible amounts are limited to 80% of the value of the pledged property for mortgage loans or of the financed property for guaranteed loans. The legal coverage ratio's weightings of eligible assets are not taken into account in this calculation (e.g. a loan guaranteed by an eligible guarantor with an LTV level below the 80% / 60% cap is entered for 100% of its outstanding amount regardless of the guarantor's rating).

2.3 Overcollateralisation ratios

Each issuer shall explain calculation methodology for each OC ratio :

- formulas
- all amounts shall be indicated after taking into account the cover pool's interest rate or currency swaps.
- accrued interest included or excluded ?

The legislation requires that the calculation of the legal coverage ratio be audited semi-annually within a period of three months following the calculation date. As a consequence, the current ratio is provisionnal / unaudited when the report is published. The last audited ratio is provided as an additional information.

Rating agencies : Minimum OC
Issuers shall disclose the highest minimum OC requirement.

3 ALM

Contractual maturities :

Contractual maturities are calculated assuming a zero prepayment scenario on the cover pool assets. For pass through ABS, this assumption is applied to the underlying assets to determine the contractual maturity of the ABS (i.e. contractual maturity is not calculated according to the legal final maturity

of the securities).

Expected maturities :

The assumptions underlying the calculation of the expected WAL and expected maturity breakdown shall be disclosed for each element of the cover pool including substitute assets.
Some information should be provided to explain the prepayment assumptions on assets and liabilities.
For substitute assets, it should be explained if these assumptions include asset sales or repo.

3.5 Liquid assets

Outstanding

The nominal value of liquid assets shall be reported.

Liquidity support

Provide details on the nature of liquidity support.

3.6 Substitution assets

Details of the information provided shall be given in the case of split ratings.

Residential cover pool data

- 4 Explain for each table which information is included or not included (e.g. external RMBS assets excluded)

The assets backing guaranteed loans (collateral directive framework), mortgage promissory notes and internal ABS shall be disclosed using a look through approach in each table.

4.2, 4.3 Geographical distribution / regional breakdown

The geographical breakdown of assets shall take into account the location of the pledged property for residential mortgages and the location of the property which is refinanced by the loan in the case of guaranteed loans. List can be extended by individual issuers where applicable

4.4 Unindexed current LTV

Unindexed LTV is calculated on the basis of the current outstanding amount of the loans and the initial valuation / price of the residential assets.

4.5 Indexed current LTV

Indexed LTV is calculated on the basis of the current outstanding amount of the loans to the appraised values or prices of the residential assets using an indexation methodology. Details of the indexation methodology shall be provided.

4.6 Mortgages and guarantees

Provide a breakdown by guarantee regime in the case of state guarantees

4.10 Interest rate type

"Floating" includes loans with interest rate reset periods exceeding one year (e.g. loan indexed on CMS 5Y with an interest rate reset every five years)

"Mixed" shall be used for loans with a combination of fixed, capped or floating periods (e.g. 10 years initial fixed rate switching to floating).

Public sector cover pool data

- 5 Explain for each table which information is included or not included.